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**EDITORIAL NOTICE:—**The Editor cannot undertake to return rejected Communications. He must also decline to enter into correspondence with writers of MSS. sent in and not acknowledged. It is preferred that MSS. should be typewritten.

## NOTES OF THE WEEK

The American Constitution is the most cumbrous and complicated in the world and full of traps for the stranger. It appears that though President Wilson got his Victory Loans Bill through in the last hours of the expiring Congress, he did not succeed in passing his other financial measures, chiefly for naval and military expenditure. There must therefore be an extraordinary session of the new Congress before the 30th June, when the financial year ends. President Wilson has appealed from a newly elected legislature to the pavement, the resource of all demagogues. It remains to be seen whether the pavement will support his autocratic policy, and also whether the business communities and the intellectuals will follow the pavement. It is rather a paradoxical position for an ex-University professor. So far as can be judged from newspaper extracts, the majority of the Senate will insist on amendments. Are not the Paris people wasting time?

Famine stares Central Europe in the face, as months ago we predicted that it would. And famine means Bolshevism, which thrives on what kills human beings. It is impossible to deny that President Wilson, and his follower, Mr. Lloyd George, are in some measure responsible for this terrible result. Nearly three months, when every day was precious, have been wasted in settling the draft of a League of Nations, which could quite well have waited, instead of settling the peace with Germany, and raising the blockade. And why has not the blockade been raised? Germany is quite incapable of resistance; but it is not the Navy or the blockade that makes her so; it is the presence of our armies on the Rhine, and the fact that within a few hours Berlin could be laid in ruins by our aeroplanes. When we read about whole nations starving, we confess that we have little relish for Mr. Wilson's high-falutin periods about humanity.

As for the terms to be imposed on Germany with regard to her naval and military equipment, they will delude the many, and amuse the few. Germany will accept them, of course: she will accept anything at this moment, because she must. But does anybody

suppose she will keep them? Germany has a population of seventy millions, as compared with forty-two millions in Britain and about the same number in France. False and cruel the Germans have proved themselves to be; but they are intelligent, capable of infinite sacrifices for their country, and, in normal times, physically strong and brave. Does anybody imagine that such a nation will be content to have an army of 100,000 men? We are told that there is to be universal and proportionate disarmament: that is one of Mr. Wilson's principles. On the basis of population Britain would be entitled to have an army of about 60,000 men. And how does the principle of self-determination square with the condition that Germany is not to be allowed to have compulsory national service?

The feeling is unworthy, no doubt, but it is impossible to resist a malign satisfaction at the spectacle of Berlin suffering what London and Paris suffered during the war. Berlin is being bombed and bombarded by German revolutionists of various colours and defended by other revolutionists of other colours. Shells explode, shrapnel rattles, and machine guns bark, just as if Berlin was besieged by the Allies. Part of the population crouch in cellars; the others drink, dance, gamble, and crowd the opera house. This is just what happened in Paris during the reign of terror. So true it is that the basic law of subordination, if defied, takes a terrible revenge. It is also true, not only of Germany, but of all countries to-day, that the moral sense dwindles rapidly, and finally disappears in an atmosphere of laxity.

"And unawares morality expires."

There was an interesting debate on Monday in the House of Commons on the licensing of imports and exports. Sir Auckland Geddes and Mr. Bridgeman may soothe us with talk about a transition period, and a review on the 1st September. But to the seeing eye it is plain that the padlock of protection has been fastened on our industries, and the key is in the keeping of the bureaucrats. This is one of the disastrous but inevitable consequences of the great war. A rich nation, a creditor country, imports more than it exports. A poor nation, a debtor country, exports more than it imports. The war has changed Britain from a creditor into a debtor nation, and our principal creditor

is America. Mr. A. M. Samuel deprecated the artificial bolstering up of the American exchange by the Government, for which the only excuse is that we put off a disagreeable thing as long as we can. Good judges predict that the exchange will fall a dollar within the next three or four months.

Being a debtor country we must export, or we die, or rather, go bankrupt, which is the same thing. In view of this fact, the agitation of the Smillies and the Moneys, who know nothing of international trade, for change in production, which must jeopardise and may ruin our export trade, is almost criminal, and, in former times, would have landed them in the Tower. The case of the miners, as put forward by Messrs. Smillie and Money, is quite clear now: it is, perish the steel and coal trades, perish the consumers, so long as the miners get "tolerable" conditions of living. As to the actual conditions of living it was pointed out by several of the witnesses, who spoke for the exporters of steel and coal, that if the export trade were killed by cost of production, there would be no conditions, tolerable or intolerable, for the miners, except that of living on strike pay or State charity.

We thought the Coal Commission had been set up in order to elicit facts from witnesses, not that Mr. Smillie and Sir Leo Money might air their Bolshevik views. We are surprised that Mr. Justice Sankey should allow Mr. Smillie and "Sir Leoline, the baron bold" to insult witnesses who appeared on behalf of the coal owners by making the most offensive "suggestions." Mr. Smillie, for instance, was allowed to tell Mr. Talbot that royalties were "stolen property," and on Mr. Talbot's observing that was a matter of argument, Mr. Smillie was allowed to close down with, "There is no argument about it. It is a matter of fact." The same witness was asked "whether he had been sent there with a view to preventing the standard of life for the miners being raised." Another witness, Sir Daniel Stevenson, head of a large firm of coal exporters, was thus addressed by Mr. Smillie: "Men like yourself, middlemen, stand in the way of improving the conditions of the miners, and we could very well do without you."

This, of course, is not examination, but gross abuse and intimidation of witnesses, and we repeat our astonishment and regret that Mr. Justice Sankey should not have called Mr. Smillie to order. The judge must know that the owners' witnesses are as much entitled to fair and courteous treatment as the miners' witnesses. The press contrives to make the owners' case look as bad as possible; the reports in the *Westminster Gazette* are generally a travesty. We now know, however, from Mr. Smillie, the representative of the Miners' Federation, that shares in coal and steel companies and royalties are "stolen property," and that the merchants who conduct our export trade are middlemen, who stand in the way of the happiness of the working classes, and must be got rid of. We have heard all this more than a hundred years ago. That property is theft and that the merchant is a superfluous animal to be destroyed were the basic principles of the first French Revolution, as they are to-day of Russian Bolshevism.

So Mr. Smillie and the Miners' Federation really think that Britain could do without her exports of coal and steel! Or is it merely the conduct of this trade by merchants and companies that they object to? Are they so enamoured of State Control that they prefer the bureaucrat to the business man? There is only one way to conduct a business successfully that we know of, and that is to sell your goods for more than they cost. If you sell them for less than they cost, you must, if an individual or a company, go out of business: if the State is to continue in business at a loss, it must make up the deficiency out of the taxes, as we see in the case of the bread subsidy. Why does Mr. Smillie prefer Sir Robert Horne to Sir Daniel Stevenson? Plainly because, if Sir Robert Horne exports at a loss, he can fall back on the taxpayers.

Another strong fact has been brought out by the evidence of Sir Thomas Watson, viz., that as the wages of colliers rise and their hours are shortened, the output of coal per man is steadily reduced. "When the Eight Hours Act came into effect on July 1st, 1909, the output per man in South Wales" (which supplies more than half our export trade) "immediately dropped by 20 tons." Between 1908 and 1917 the output per man in the Welsh coalfields has dropped from 248 tons per man to 220 tons per man. The present cost of coal production in Britain, Sir Thomas Watson pointed out, is just sufficient to countervail the 10s. a ton which America has to pay for freights to France and Italy: increase that cost by 10s. a ton, and Britain would be "done in" by the American coal exporter. As Germany will have to pay France in coal, and as the Americans will be glad to liquidate French indebtedness by coal exports, the position of the British coal export trade is very precarious.

The miners and their representatives fail to realise the truth of the homely proverb that half a loaf is better than no bread. Their conditions of life and remuneration may not be ideal: but if they press their demands upon a frightened community, the export trade in coal will go. If we could get the American, the German and the Japanese coal exporters to maintain the British prices, all would be well. But "the fuller and better life" for the British collier "cuts no ice" in the mind of the American coal merchant, who is more intent on getting an auto for his wife than a bathroom for the Welsh pitman. If the export trade goes, Mr. Smillie might enjoy the pleasure of seeing Sir Daniel Stevenson put out of business; but he would also see a third of the collieries in the country closed down, and hundreds of thousands of the clients whom he is misleading reduced to unemployment. Nor would the home consumer be benefited, for the output of coal being reduced to the limits of home consumption, the price would still be high.

It is a great pity that so few of the owners' witnesses had the brains or the courage to stand up to Mr. Smillie, and expose his gross ignorance and impudent mis-statements. He asserted, for instance, that Labour only received a third of the country's wealth. That is the kind of statement which the press prominently repeats, but which happens to be contradicted by statistics. Dr. Bowley, whose book on the 'Division of the Product of Industry' is published by the Clarendon Press, proves that Labour receives two-thirds of the products; and also that if every earned income were reduced to £160, and all unearned incomes were taken from their present owners, just £5 per head would be left to go round. Mr. Smillie asked one of the witnesses a silly question about some former Lord Londonderry and child labour. Mr. Smillie is so profoundly ignorant that he doesn't know that the laws for the regulation of women and child labour were proposed by Lord Ashley and opposed by Bright and Cobden.

Statisticians know well the fallacy of averages. The statement that the miner's wage is 35s. a week is based on an average which includes the wages of boys and surface-men, and is wholly misleading. A coal hewer, the person for whom our sympathy is sought, if he chooses to work and keeps his health, can earn £10 a week. If there are few who earn that figure it is because the majority prefer to work four days a week. The average earning of the coal-hewer is 17s. a day, or £4. 5s. a week, as is shewn on tables produced on Wednesday.

Mr. Smillie has made one important admission about the war to the Coal Commission. In examining Mr. Warham, manager of a Northumberland Coal Company, Mr. Smillie asked, "Do you think there is any likelihood, after this great war in the interests of democracy and freedom, of the workers in one part of the world getting improvements," etc., etc.? Now, when it is a question of paying for the war, that is, of



laying on the taxes by which the expenses of the war and the interest on loans are to be met, we are always told that it was a capitalists' war, and therefore capital must pay the bill. Mr. Smillie is for once in the right. It was a war in the interests of the democracy, and therefore let democracy, in the shape of the hand-workers, pay their share of the bill.

The Channel Tunnel may be a good or a bad thing; but to make it, as Mr. Bottomley suggests, in order to employ the discharged soldiers is Midsummer, no, March madness. If there is one military fact which we should have thought the great war had more clearly demonstrated than another, it is that water is the best frontier or the worst obstacle an enemy can have to cross. If this is true of a river, of a canal, how much truer of our Channel ditch, eighteen miles wide! We are very good friends with the French to-day: so we were with the Germans at Waterloo: so we were with the French in the Crimea. Wonderful engineering devices no doubt, will be invented to close the tunnel by pressing a button. But Lord Randolph Churchill's picture of a modern Cabinet sitting round the button, and debating whether it should be pressed, and who should press it, is unforgettable.

In these days when most contracts are treated as "scraps of paper," it is refreshing to find one judge who holds that there is some binding force in the covenants of a lease. An enterprising landlady, anxious to meet the needs of the new life, converted a house in Brechin Place, South Kensington into a maisonnette and flats by various structural alterations, such as pulling down walls, blocking up doors, etc. As the lady omitted to consult the ground-landlords about these details, Mr. Justice Avory has cast her in an action for breach of covenants, and has given the landlord re-entry upon premises altered and perhaps damaged by the structural changes. There may be a difference of opinion as to whether the conversion of South Kensington houses into flats will increase or diminish the value of the property. But tenants must not make the alterations without the landlord's leave.

In former days a seat on the Treasury Bench was the reward of a long career in the House of Commons, like the highest posts in other professions. To-day the last person whom the Prime Minister would think of selecting for office is the old parliamentary hand. Railway managers, university professors, anatomists, shipowners, company promoters, such are the favourites who, under the "all-atoning name" of business men, fill the Front Bench. One consequence is that the business in the House of Commons is very badly done, and naturally. To conduct a Bill through the House is not the same thing as settling a charter-party, or through rates, or delivering a University lecture, or floating a company. The new type of Minister reads a written statement, prepared by the department, and then collapses into helplessness, being generally brought down by the first shot in the shape of an unexpected question. This was illustrated by the failure of the press-boomed Mr. H. A. L. Fisher to pilot the Rent Bill beyond the moving of the second reading.

We are a little sorry for Mr. Fisher, who is an amiable and able man of the professorial species. But he had been persuaded by the press that he was a heaven-born Minister, which he certainly is not, for he knows no more about the practice of politics than the babe unborn. The management of the House of Commons as a body, and the rapid give-and-take of debate, are things only learned, like every other art, by long experience. Fox made himself a good debater in ten years by speaking every night the House sat, at least once. Mr. Fisher thought he could dispense with this experience, but found that he was obliged to hand the Rent Bill over to someone else. Another consequence of this craze for Ministers distinguished in any walk of life but the political, is that those who have devoted themselves to the work of Parliament are discouraged, and watch from the back benches the antics of the amateurs with disgust.

What has become of the Primrose League? The rising generation may require to be reminded that shortly after the death of Lord Beaconsfield in 1881, the Primrose League was founded by Lord Randolph Churchill, Sir Henry Drummond Wolff and Sir John Gorst. Queen Victoria had said that the primrose was the favourite flower of the great statesman, and as if by the stroke of an enchanter's wand a huge organisation rose into being, with Dames and Knights, and Chancellors and banners and lodges all over the kingdom. There was something of the mysterious ceremony and much of the goodfellowship of Free Masonry about the League, which threw a frolic grace over the dreary stage of politics. As many as a million members were enrolled, and for many years it was one of the most powerful Conservative organisations in the country. What is it doing now?

We published a letter last week from Mr. F. G. Paynter, giving the detailed results of an experiment in hens and eggs which he made in 1915 in conjunction with the Board of Agriculture. Mr. Paynter hired 2½ acres, and spent £300 in the purchase of live and dead stock. In ten months he sold 96,358 eggs at 1s. 6½d. a dozen, and after deducting all charges he made a profit of £194, which, on a capital of £300 is pretty well. Suddenly Mr. Paynter received instructions from the Board of Agriculture to kill the hens and close down the experiment. Why? Eggs under the Controller, are now 4s. 6d. a dozen: and the Board of Agriculture should tell the public why they stopped this successful experiment, which was supplying the public with eggs at 1½d. instead of 4d. or 5d. We are told that in Devonshire the best eggs are being sold at 1s. 6d. a dozen. Both for ex-service men and others, who want to live in the country, a hen run is one of the most profitable ventures.

A gentleman writes to us from New Zealand protesting against the handing over of the Pacific islands to Australia, or America, or Japan, and asking for Crown government "by English gentlemen versed in Indian affairs." The following is an excerpt from his letter: "I do not think you realize in England how strong are the disintegrating influences in Australia, and, in a smaller degree, here. England is largely to blame for this. You have flattered and praised Australia to nausea; the consequences are disastrous. Witness the great Gallipoli lie, the great Anzac lie. You have driven Australia, and ourselves too, to believe that we are great nations, and that were it not for us you would have been overwhelmed by Germany. Facts are nasty things. Australia would rather see the U.S.A. in the Pacific than England. England must at all costs be kept out and have no naval base in those glorious islands." If these are facts, we agree that they are nasty.

Evidence accumulates that the world of to-day is demented. The war has upset the mental balance of nearly every class and individual, and the derangement has even spread to the highest seats of the law. Of all mad proposals surely Lord Buckmaster's Bill to admit women as barristers is the maddest. The science and art of law are a purely logical and unemotional business; and nine women out of ten are purely illogical and emotional. Besides, it will certainly lead to the abolition of the wig, if not of the gown and bands. And as Cumberland in the "Choleric Man" says, "there is much good sense in old distinctions. When the law lays down its full-bottomed perriwig, you will find less wisdom in bald pates than you are aware of." If a judge were to appear on the Bench dressed as a jockey, though his law might be that of Hardwicke or Cairns, the suitors would not think so. Dignified costume has a double effect upon the imagination of him who sees and him who wears it. The abolition of costume and ceremony has had a deplorable effect in the American Courts.

## OUT FOR DOLLARS.

THE smartest witness who has appeared for the owners before the Coal Commission is Mr. A. J. Hobson of Sheffield, and in the course of his evidence he let fall many pointed and pregnant remarks. Mr. Smillie and Sir Leo Money got no advantage over him: but they struck sparks out of him, some of which might have set fire to the adjoining banks of dry grass—but they didn't. The following sentence, a kind of vaudeictory sarcasm from Mr. Hobson of Sheffield, impressed us much as an epitome of the time in which we live: "The miners want all they can get, and are out for it. I do not blame them. Everybody is out for all they can get." What a comment on nineteen centuries of Christianity and classical culture! And it is so true that it impels us to quote a passage from R. L. Stevenson which, written forty or fifty years ago, fits the hand of to-day like a glove. "The landlord has long shaken his head over the manufacturer; those who do business on land have lost all trust in the virtues of the shipowner; the professions look askance upon the retail traders, and have even started their co-operative stores to ruin them; and from out the smoke-wreaths of Birmingham a finger has begun to write upon the wall the condemnation of the landlord. Thus, piece by piece, do we condemn each other, and yet not perceive the conclusion that our whole estate is somewhat damnable. Thus, piece by piece, each acting against his neighbour, each sawing away the branch on which some other interest is seated, do we apply in detail our Socialistic remedies, and yet not perceive that we are all labouring together to bring in Socialism at large. A tendency so stupid and so selfish is like to prove invincible." The words, as we said, were written many years ago; but are they not an exact description of a state of society in which "everybody is out for all they can get"? And must we not sorrowfully agree with R.L.S. that a tendency so stupid and selfish is like to prove invincible? Does anyone doubt, for instance, that in the teeth of strong evidence of the certain damage to our exports of steel and coal, the Commission will report in favour of advancing the wages and shortening the hours of the miners? Everyone is out for all he can get, even the members of the Commission, most of whom know the value of a report pleasing to the Government.

Yet it is well worth considering whether any State has ever prospered, or even endured, in which "everybody is out for all they can get." The historical evidence is all the other way, and goes to prove that every great nation has been based on the spirit of devotion and self-sacrifice in its citizens. Rome certainly was, and Carthage, and modern France and Germany. Bitterly as we hate modern Germany, we must admit that nobody there was out for all he could get, but that on the contrary everybody was out to give up what he had to the State. On the other hand, Athens, the Byzantine empire, the latter days when Rome fell under the German empire, prove that nations in which "everybody is out for all they can get" rapidly lose, first their trade, then their military power, finally their liberty. Why should England be any exception to the rule? It may be urged that the saying has been borrowed from America, where everybody is out for all they can get, and that the United States have prospered amazingly, both of which are true. But America has been in an exceptionally favoured position for the practice of undiluted selfishness because our colonists tumbled into a huge undeveloped country of vast wealth. Selfishness, and greed, and want of consideration for your neighbours, are bad materials out of which to reconstruct an old society. We are constantly being told, by the Prime Minister amongst others, that the bad old England must disappear, and be replaced by a country fit for heroes. But if, as Mr. Hobson assures us, and we believe him, "everybody is out for all they can get," is there not just a chance, judging from the past, that nobody may get anything, and that all this purse-cutting may end in a political Bow Street? The pathetic part of it is that the British worker can't "get" more than a third of what his American competitor secures.

## AMERICA'S BID FOR FOREIGN TRADE.

"AMERICA is a very serious competitor of ours," the Prime Minister warned the House of Commons, in a memorable debate on the miners' claim for a six-hour working day, and a further advance in wages of 30 per cent. Such concessions would raise the cost of steel—"which is already high"—by ten per cent., and add from 8s. to 10s. a ton to the price of coal.

Already the pit-mouth price is 18s., as against 11s. for the Pocahontas coal of America. What was the result? "We have lost huge orders in Brazil," Mr. Lloyd George said, "where once we dominated the market. . . . We used to send coal-ships to the Argentine and come back with wheat and meat. We have lost that trade."

Now the coal-trade is the very source and seat of our national wealth and power; the key industry upon which all others depend. And, beyond question, the United States is making far-reaching arrangements to compete with us in this and other commodities. Sole among the Allies, she emerges from the Great War immensely the stronger for her effort. Led and kindled by President Wilson, a loose federation of Sovereign States was quickly turned into real nationhood, and that throughout a continent as large as Europe.

Bodies like the War Industries took stock of raw materials and labour. The miracle of a merchant marine—almost non-existent since the Civil War—is now expanded for all to see. All round a coast-line of 21,000 miles, shipyards have sprung up. "It is intended," says Mr. Edward Hurley, chairman of the Shipping Board, "that the American flag shall fly in every port of the world." Rates are being cut, and cut again. Of the new fleet (it will soon be 20,000,000 tons) nearly 90 per cent. are oil-burning vessels. Better machinery, improved port facilities, well-housed and well-paid crews, operating in relays, and other means of saving "the turn round"—these are the new hustling factors of America's commercial day.

Her land methods are to be applied to sea-borne trade. What are these methods? They are best expressed by Mr. Samuel Gompers, the famous "Tsar" of American Labour these thirty years. "We shall not have Britain's trouble," he tells employers, "with restriction of output, for we follow a different policy. Bring in all the improved machinery you can find, and all the new tools. We will help you to improve them farther, and we will get the uttermost product out of them. . . . Work two shifts a day, if you please, or work your machines all round the clock in three shifts. We insist on the normal working day, with full physical effort."

Yet Mr. Gompers is all for shorter hours, higher wages, and that industrial "uplift" which is always the American ideal. With astonishing energy the whole continent of 110,000,000 people now recognises its opportunity, and the national benefit—there is no other word—which the Great War has conferred. Three thousand million dollars have been voted by Congress for the new ships. From being a debtor nation (1900-1915) America has become to-day the Allies' creditor to the amount of about £2,000,000,000; and her foreign trade advances by leaps and bounds in all fields.

Take the Latin Republics of the "Empty Continent." Here exports rose in four years of war from \$124,000,000 to \$314,000,000. Exports to far Eastern marts leapt from less than \$200,000,000 to nearly \$600,000,000, and imports from a little over \$300,000,000 to nearly \$1,000,000,000. Far-reaching economic and financial measures have been adopted to stay any decline in this great prosperity, such as came in 1873 after the high-tide which followed the Civil War.

Then credit was suddenly shattered. Out in Iowa and Nebraska, the farmers were burning their grain for fuel; and in the East the price of labour fell to below a dollar a day. But the conditions of Grant's era can never recur in President Wilson's. His State Department, or Foreign Office, now controls 200



Embassies and Legations, as well as 1,300 Consuls, all appointed on the "Merit System," which was inaugurated in the Root-Roosevelt regime of 1907.

All these shrewd officials are now the trained antennæ of American trade; and their reports show a diligence and keenness which attracted the attention of even Germany's men of affairs. The result of concerted effort is already manifest. An American syndicate of bankers and dealers have offered to deliver coal at Italian ports at a price much below our own. Sheffield and other centres have received the following message from the Board of Trade: "America is able to sell steel all over the world at £5 a ton cheaper than we in this country can. Please inform us how this arises."

The Swedish State Railways have ordered 50,000 tons of American coal, for delivery in Gothenburg; Holland ordered another 50,000 tons, to be sent to Rotterdam. And in the tinplate trade, our Transatlantic Allies are cutting the Welsh miners' prices by from 1s. 6d. to 2s. per box, with free export conditions. It is the same with motor-cars, farm-tractors, agricultural implements and locomotive engines for all lands, from Belgium to the Argentine.

Trade bases are being arranged in Europe for this new "offensive." Thus envoys of American exporting firms and banks have already arrived in Copenhagen, under Mr. E. B. Filsinger of New York, with a view to capturing the Scandinavian markets, and those of the Baltic Russian States. In Paris, Colonel House and Mr. Lansing have "Big Business" at their side in the persons of Mr. T. W. Lamont (of Morgan's); Mr. B. Baruch, of the War Indemnities Board, Mr. Vance McCormick, Mr. Oscar Strauss, Mr. Frank Vanderlip, Mr. W. H. Ingersoll, and Mr. G. C. Keith, a great figure in America's boot and shoe trade.

All this activity is without prejudice to the mighty effort which the United States is making to fight Bolshevism with food. Her normal shipments of foodstuffs before the war were about 5,000,000 tons. Mr. Herbert Hoover's great campaign raised this to 11,820,000 tons last year; and the present year's estimate is 17,550,000 tons. So philanthropy and trade go hand-in-hand, and new machines are called into play by America's inventive genius. Her motto is, "No task should be done by human hands which a machine could do as well, or better." And American machines do all things, from ploughing to shelling walnuts, and from cutting coal to adding up figures in the bank or insurance-office. Where we cut less than 10 per cent. of our coal by machinery, America cuts 50 per cent.

The result is that our production per man has declined to 240 tons per annum, while the American output is 1,000 tons. Our total for the year is now below 250,000,000 tons, as against America's 652,000,000 tons last year. Lord Leverhulme has pointed out that the "mechanical horse-power" per wage-earner in the United States is two or three times greater than that of the United Kingdom. And wages in the highly skilled trades were more than four times larger than those paid to our men.

It is a pity these facts are not more widely known. Mr. Clynes, Mr. Roberts, Mr. Barnes and other Labour leaders have sought to impress upon our workers that restriction of output is a vicious heresy, fraught with harm alike to the nation and the individual. "Some people assume," Mr. J. H. Thomas told the railwaymen, "that there is unlimited wealth locked up somewhere, and that they have only to get hold of the key. The real fact is, that the only wealth existing is that which we all produce."

The Prime Minister has likewise emphasised this, deprecating constant demands upon the Treasury. Money, he pointed out, did not drop like rain from Heaven, nor were taxes "gathered like manna every morning." This elementary lesson is well grasped by America's 30,000,000 workers, and all of them are to-day engaged in unified effort to annex the world's trade in the great era of reconstruction.

This effort the Wilson Administration is directing in a manner never before attempted by the United States.

And Lloyd's Return for 1918 shows American ship-building to be three times the tonnage launched in the previous year, and more than 25 per cent. greater than the combined output of the rest of the world.

#### CANADIAN NATIONALITY.

SINCE the beginning of the war there have been published in Canada two books, which have excited much controversy, both in Canada and in our columns. 'The Tragedy of Quebec,' by Mr. Robert Sellar, is from the Protestant English Canadian point of view; 'The Clash,' by Mr. William Henry Moore, of Toronto, takes the side of the Roman Catholic French Canadians. Both books are passionate pleadings, and both are written with great ability. They illustrate the difficulty of defining nationality, and they remind us painfully of the danger of allowing one nationality to grow up within another. It is a danger which faces us not only in Canada, but in Ireland and in South Africa. Race and religion are beyond the jurisdiction of modern governments: but language is not: and the French Canadian question proves to our mind the conclusion that within the British Empire there should be no official language but English. With the experience of Canada before our eyes, the British Government has inexcusably repeated the blunder of allowing the use of Dutch as an official language along with English in South Africa, where Herzogism is beginning to give trouble. A bilingual legislature, bilingual courts of law, and bilingual schools, are simply factors of disunion.

All the trouble in Canada has arisen from the Treaty of Paris, signed in 1763, at the end of the Seven Years' war, in which England drove France out of her Indian and American possessions. The late Lord Salisbury, speaking in the last years of the nineteenth century, comically complained that in settling the fate of the cod and the lobster with France he was trying to put right some of the wrongs of the Treaty of 1763. We all know how that treaty was arranged. Rather than agree to it, Pitt, the great war Minister, resigned. The Duke of Bedford, who signed it, was pelted through the streets of London, and accused by Junius of having been bribed, an obviously false charge. But the Treaty was put through the House of Commons, as we know from Macaulay, and Walpole, and others, by bribery and intimidation of the grossest kind by Bute and Fox. Louis XV, or his Minister Choiseul, handed over to us the French settlers in North America with the stipulation that they were to be left in the enjoyment of their religion, language, and customs. These latter included the ecclesiastical parish with the power of laying tithes on the land, and the exemption from taxation of religious establishments. There is one other passage of history on which Mr. Moore leans with iteration, and which we will dismiss. Mr. Moore insists that if the French Canadians had not sided with the British Loyalist refugees in 1775, the American rebels would have taken Canada. It is an assertion difficult to disprove at this distance of time; but one thing we think is proved by the historical evidence, namely, that it was fear of the New England Puritans rather than love of the British Loyalists that caused the French to side with the refugees. Mr. Moore tells us that his own ancestors were driven into Canada by the brutal intolerance of the Puritans. The French settlers knew very well that under those gentry neither their language nor their religion would be allowed to exist. Mr. Moore's appeal to sentiment on that score fails.

We see no reason why we should allow our minds to be influenced in the twentieth century by the blunders and scandals of the eighteenth century. Nobody of course proposes to interfere with the language or the religion of Quebec. But we flatly refuse to be moved to tears or gratitude by stories of the Treaty of Paris or the invasion of 1775. The reasons why the French Canadians are unpopular in the Dominion seem to be three. 1. Their persistence in a stubborn separatism. 2. Their submission to the omnipresent power of the priests. 3. Their indifference, or hostility, to

British Imperialism, as shown in 1911 over the Navy question and during the war. 1. No race or nation can persist in practising particularism within the territory of a dominant nation without incurring dislike. It is not only that the French Canadians, 28 per cent. of the population, are Roman Catholics, while the majority of British Canadians are Protestants, and for the most part Presbyterians and Wesleyans. It is not only that they speak French; but that their social habits and manners are different from the majority, with whom they refuse to be assimilated. It was their sullen particularism that made the Jews so unpopular, and with the relaxation of that particularism their unpopularity has diminished. 2. From Mr. Sellar's book, and from other sources of information, letters in our columns for instance, it would appear that the power of the Roman Catholic priesthood is more absolute and pervasive in the province of Quebec than in any other part of the world outside the Vatican. Visitors to the French Canadian villages at the back of Quebec tell us that the reverence shown to the priests by the habitants makes you think you are in the Middle Age. Unless Mr. Sellar is an untrue witness, the priests interfere in the marriage laws, the press, the theatre, the elections. They have distributed pamphlets in which they dwell on the certain prospect of extending the power of the Pope from the Atlantic to the Pacific, silly enough, no doubt, but not calculated to win the friendship of the Protestants. Surely Mr. Moore, when he denounces or derides the bigotry of the English Canadians, must be aware that Protestants are not proselytisers, while Catholics always must be. If the French Canadian priests had been wise they would have been content with Quebec. But they have pushed their flock over the border into Ontario, and asked for trouble in the schools. Then there was the question of the Eastern Townships. It is quite true that the original British settlers departed of their own freewill: they became bored with country life, and went into the army and the towns. But both in the Eastern Townships and on the borders of Ontario the vast funds of the Roman Church were used to bid for the lands in the market, which were thus secured for good Catholics and Frenchmen. And what was worse, the districts, so acquired, were turned into ecclesiastical parishes, in which the Protestant minority had to pay tithes to Popish priests. 3. With regard to the proposal in 1911 that Canada should contribute to the building of some ships for the defence of the Dominion, Mr. Moore tells us that the opposition of the French Canadians was supported and financed by Toronto Tories. Very likely: Mr. Moore ought to know: there is, we are sorry to say, plenty of dirty work in Canadian politics. Nothing would surprise us less than to learn that the Toronto Tories, who joined with the French Liberals, were connected subterraneously with some steel or shipbuilding corporation. But what are we to say to 1914? On the outbreak of war, out of a population of 3,564,702 English-speaking Canadians born in Canada  $3\frac{1}{2}$  per cent. or 125,245 volunteered. Out of a population of 813,714 English Canadians born out of Canada (i.e., in the United Kingdom) 155,095 or 19 per cent. answered the call of King and country. Of the French Canadians seven-tenths of one per cent. volunteered. Mr. Moore tells us, apologetically, that in the first year of the war, Canadians did not realise, or would not believe, that there was a serious war. Then came compulsory service, against which French Canada protested, and there were anti-conscription riots in Quebec. If it be true that the Dominion Government sent a Wesleyan Minister to Quebec as Director of Recruiting, it was certainly foolish: though we think the French complaint that the words of command were given in English, which they did not understand, was childish.

The war is over; and let us hope its ugly passions will subside, at any rate between English and French Canadians, who have got to live together, for better or worse. It is too late to undo all the mistakes of the past. The French language cannot now be banished from Parliament and the law courts: no one

nowadays dreams of interfering with his neighbour's religion. But we see no reason why the fiscal privileges of the Roman clergy, and their use of the Canon Law to annul mixed marriages should not be dealt with. In these days, no one should be exempt from taxation, and no one should have the power to impose taxation except the civil government. No one should have the power to make or mar marriages except the civil government and its law courts. The League of Nations Covenant makes particular provision for the re-consideration of old or obsolete treaties. It is absurd that a modern political community like Canada should be bound by the dead and corrupt hand of the eighteenth century.

#### OPERA AND CONCERT NOTES.

**R**UMOURS of Covent Garden *redivivus* and the imminence of another Beecham season at Drury Lane are once again bringing Opera to the fore. It is amusing to note the part that old favourites are expected to play: how Melba and Destinn and Caruso are said to be able and ready (on conditions) to return to the familiar boards as soon as the Government furniture has been got out and the house cleansed of its dust and dirt. There is even whispered talk of Mme. Calvé, whom the climate of London drove to the Riviera three weeks ago, just when people were fondly hoping to hear her at the twice-postponed recital which never took place. But it is our belief that Mme. Calvé will not return. She fears her bronchial trouble in May as much as in March, and no longer believes in the efficacy of the air of St. John's Wood to ward it off. Augustus Harris was doubly right when he spoke of her as "capricious and uncertain." We would as lief, for our part, pin our faith to Adelina Patti, Baroness Cederström, for all that she was seventy-six in February and recuperating at Brighton on her birthday. She at least, for the past fortnight, has been defying the rigours of our metropolitan weather, and her *voix de médium* is as beautiful as ever.

Meanwhile the concert barometer has been rising fast. Programmes and "business" have alike improved of late. A sheaf of the former, now lying before us, contains things good enough to demand a few lines of comment, and we have only space for these. For example, the chief item of interest in Miss Amy Hare's fourth concert was the singing of a group of new and artistic songs of her own by Mr. John Coates—welcome not only for their own sake, but for the pleasure of their rendering by one of our best tenors, who has been long absent in France. So again, at Miss Muriel Foster's vocal recital, the feature of a well-chosen scheme was a setting by Mr. John Ireland of Christina Rossetti's delightful "Nursery Rhymes" (or "Sing-Song"), also heard for the first time in public. Sweetness and tenderness combined with piquant charm, symmetrical form, and individual expression, make these songs a simple joy, and Miss Foster brought to them the added grace of an art reticent yet expansive, delicate yet replete with sentiment. Some songs by Ravel and Debussy were also finely sung and Mr. Anthony Bernard accompanied them with exquisite taste. A vocal recital of another type, given by Miss Sylva van Dyck, was more in the nature of an ordinary concert, since it derived its chief interest from the instrumental contributions of Mrs. Hobday (piano) and Mr. Geraint Williams ('cello). But Miss van Dyck can warble her light *coloratura* prettily enough, and therein lies her forte.

The girl violinists are not to be denied. They come in procession to challenge criticism and to claim, by actual test, places in the foremost rank. Miss Margaret Fairless, at the Philharmonic, showed a notable advance by her performance of the Mendelssohn concerto; Miss Murray Lambert, at her own orchestral concert, displayed a masterful technique and rare breadth of style in the Dvorák; while Miss Sybil Eaton, at her second recital, played a sonata by Bach and some shorter pieces after the manner of a true artist.

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Unusually varied and attractive, the programme of the Queen's Hall Symphony Concert last Saturday fully rewarded its large audience. We can mention only the salient features—to wit, Miss Myra Hess's brilliant achievement in Rachmaninov's second piano concerto, the splendid declamation of Mr. Gervase Elwes in Bridge's setting of "Blow out, you bugles," and the admirable work of Sir Henry Wood's orchestra in Schubert's "Unfinished" symphony and Granville Bantock's overture "The Pierrot of the Minute." There are still two "extra concerts" to come before this successful season ends at Easter.

### THE DECLINE OF ENGLISH.

THE English language declined steadily through the nineteenth century, and in the last twenty years the declension has continued with accelerated speed. At the beginning of the last century Lamb, Hazlitt, Coleridge, Southey, Wordsworth, De Quincey and Leigh Hunt, were writing for the daily, weekly, and quarterly Press, as well as publishing poems and essays. Heavens! How those fellows could write! After Waterloo, we had Shelley writing 'The Cenci,' and Byron writing 'Don Juan,' while in the region of journalism Cobbett was producing his best 'Registers' and his 'Rural Rides.' Cobbett was a spiteful, vain, unscrupulous beast as a controversialist: but his English is pure, racy, and exhilarating. Cobbett had a knack of finding out the weak spot in an antagonist's body, and of pasting on a nickname that stuck. All fundholders were, according to him, Jews, and he spoke of their wives as "sooty-necked Jewesses"—what an adjective! The eloquent Erskine took a peerage in the style of Baron Erskine and Clackmannan. Cobbett always referred to him as "Baron Clackmannan"—there was genius in that, as in his nicknaming Lord Goderich—the transient and embarrassed phantom—"prosperity Robinson." But Cobbett is by the way: he is a much neglected master of English prose. After the great Reform Bill and the accession of the girl Queen and her German husband, we had a fresh departure in English literature. That was the period of Ruskin, Carlyle, Macaulay, Disraeli, Lytton, Dickens, Thackeray, George Eliot, Browning and Tennyson, a prolific and rhetorical period.

But the mechanical age was already beginning, the age of cheap postage, railways, steamships, and, finally, of electricity, which affected the style of literature silently and rapidly. When it cost tenpence to send a letter two hundred miles, people took pains that their letters should contain something worth reading. The amount of literary ability evoked and perfected by the practice of correspondence amongst men and women of the upper and middle classes can only be realised by those who have been allowed or obliged to read Georgian and early Victorian letters. Rowland Hill's penny postage, which was started soon after Victoria's accession, killed the art of letter writing. People wrote scrappy stupid notes about trivial matters—it only cost a penny. What the penny post began, the telegraph, and later the telephone, and the typewriter, completed. We do not remember ever to have received a well-written, informative, or witty letter in our life. Railways and steamships produced a restlessness which motors have aggravated. Towards the end of the Victorian period was witnessed a frequent phenomenon in morals and literature, a reaction, namely, against the fashion of the hour, the last leap of the dying fire. Walter Pater and Oscar Wilde in prose, and Swinburne in poetry, developed a verbal scrupulosity, an excessive fondness for words, which was really a subconscious protest against the coarse carelessness of the penny paper and the cheap novel. But the reaction was short-lived, and was indeed discredited by the conduct of Oscar Wilde. It is absurd, no doubt, but none the less true that Wilde's life more than cancelled the service which his pen rendered to English literary style. We speak, of course, of the present generation. Fifty or a hundred years hence it will no more matter that Wilde was a sexual pervert than that Sheridan was a drunkard.

Whatever the Fabians and other dour economists may write, the individual counts, and the masses are nothing. The perversity of a few individuals made style in writing immoral. Alongside of this eccentric and disturbing force, there was the steady pressure of the mechanical age, the diversion of the best brains from what used to be called "the professions," i.e., the Bar, the Church, Medicine, and Literature, to engineering, chemistry, and stock-jobbing. At the back of this materialistic movement there arose the apparition, grimy enough, of millions of half-educated hand-workers, worse than uneducated, half-educated, disbelieving Christianity, laughing at duty, only set on the apolaustic life in whatever coarsest form they could reach it. Football matches, coursing, race meetings, films, theatres, eating and drinking, these were the things that preoccupied the millions; and to please them a new illustrated Press, reaping huge profits, sprang into being. But the new Press was obliged to speak the language of the new millions, and cunningly. Therefore they bid for the best writers, according to repute, of the day. One of the new millionaire papers can and will pay for a thousand words as much as an old quarterly or monthly magazine will pay for five thousand words. What is the result? The young men with a real aptitude for style go into the millionaire Press business: for though Talleyrand said he saw no reason why people should live, his opinion has never been popular. Compression is good, and is to be learnt only of the Greeks and Romans: but the perpetual necessity of squeezing into a thousand words conclusions on important subjects is, in the long run, fatal to style. And that is what has happened to most of the young writers of the rising generation.

The mechanical age, not the extension of the franchise or compulsory education, has produced democracy, and democracy has produced casual manners, which are hostile to, or careless of, literary form. "*Moi je suis beaucoup pour la forme*," says Bridoisson, in the comedy of Beaumarchais. The last thing which the young man of the democratic age cares about is "*la forme*." The style, if it can be called so, most in favour to-day is the hands-in-the-pocket—turned-up-trouser style of the cheap illustrated paper. The language is horribly stuffed with unintelligible slang from America and the Colonies. A dramatically familiar form of address is adopted in writing, and everything is contracted. Plenipotentiary becomes "plenipot.," and the headline is the thing. All this is fatal to the English language. It would be prudish to deny that novelists like Messrs. Wells and Bennett are masters of a certain kind of English. But it is in description alone that they excel. Mr. Anthony Hope amongst novelists, and Mr. E. V. Lucas amongst essayists, endeavour, against an adverse current of slang, to maintain the purity and dignity of our tongue. In one of the most eloquent passages of his preface to the English Dictionary Johnson wrote: "If the changes that we fear be thus irresistible, what remains but to acquiesce in silence, as in the other insurmountable distresses of humanity? It remains that we retard what we cannot repel, that we palliate what we cannot cure. Life may be lengthened by care, though death cannot ultimately be defeated: tongues, like governments, have a natural tendency to degeneration; we have long preserved our Constitution, let us make some struggles for our language." The Dictionary was a very famous and successful struggle for our language: it excited Chesterfield; it drew a pension from Bute; it supplied George III with a vocabulary which many a modern leader-writer might envy. But it had not to combat a millionaire syndicated Press. The deterioration of the English language is not confined to these islands: it is even more noticeable in the United States and the Colonies. The use of the nouns "sense" and "stress" as verbs and of such an adjective as "tendencious" is pure barbarism. Slang and corrupt words and vulgar expressions are bad enough: but the insincerity of the Press is a deeper moral fault. The character of the public man is nearly always the reverse of his portrait in the daily Press. The reality of a

transaction is nearly always the opposite of the narratives ladled out to the millions to suit the ends of a government or a capitalist group. Thus the lie on the pen of the hireling works its way inwards until it is the lie in the soul of the multitude. When a language becomes corrupt and degenerate, be sure that it responds to callousness and sensuality in the character of the nation.

#### SOME NEW BOOKS.

NOW that the war is over, we look to the publishers for less of the war book, and more literature of serious worth. The pre-war standard of some thirty-five novels a week will, we hope, never be reached again. There should be room for more books of essays, critical studies, and a reduction of that vacuous smartness which has taken possession of the theatre. There is too much journalism in literature, too little literature in journalism. We welcome books like Wyndham's 'Essays in Romantic Literature' and Dr. Saintsbury's 'History of the French Novel' (Macmillan) of which the second volume, 1800 to the end of the nineteenth century, is due. Mr. Gregory Smith's 'Scottish Literature; its Character and Influence'; Mr. J. L. Garvin's book on the 'Economic Foundations of Peace'; and Dr. Rashdall's Bampton Lectures on 'The Idea of Atonement in Christian Theology,' all from Messrs. Macmillan, should attract attention.

Messrs. Chatto & Windus promise some interesting memoirs in 'Edward Jerningham and his Friends,' edited by Mr. Lewis Bettany, Mr. E. A. Vizetelly's 'Paris and her People under the Third Republic,' and Mr. Ralph Nevill's 'Echoes Old and New,' which covers a wide range of social life in England and France. The same firm have two books introduced by Mr. H. G. Wells, who surely must be the busiest penman of to-day. Mr. W. N. P. Barbellion's 'Journal of a Disappointed Man' appears to be up-to-date in being an "intensely egotistical" record; and Sir Harry Johnston is starting his career as a novelist by 'The Gay-Dombeys,' a continuation of Dickens. Such a proceeding certainly needs defence, and we doubt if even Mr. Wells can justify it.

Mr. John Lane, always specially interested in art, begins his list with 'Modern Etchings and their Collectors,' by Mr. Thomas Simpson, an expert guide who sifts the wheat from the chaff. 'Portraits of Whistler: A Critical Essay and an Iconography,' by Mr. A. E. Gallatin is another elaborate book due from the Bodley Head. Hence also have come 'The New Elizabethans,' Mr. E. B. Osborn's record of our soldier poets, and 'The Life and Letters of Archbishop Thomson,' who, without any great academic distinction, rose to be a fine preacher. 'Edward Wyndham Tennaht,' by his Mother should be one of the most interesting of war records of brilliant young men. Mr. Lane's fiction includes 'Anymoon,' in which Mr. Bleackley satirises socialism, 'The Edge of Doom,' by Mr. Prevost Battersby, late War Correspondent of the *Morning Post*, and 'Drums Afar,' the story of an Oxford Man and a Chicago girl by Mr. John Murray Gibbon.

We are rather overdone with new verse nowadays; but it has not ousted the older hands. 'The Wild Swans of Coole,' by Mr. W. B. Yeats, who has also a prose work, 'The Cutting of an Agate,' coming out, is a notable announcement in Messrs. Macmillan's list. More characteristic of our age, perhaps, is 'The Young Visitors,' the work of a child of nine, which Messrs. Chatto are publishing. Sir J. M. Barrie introduces this. How kind these great men are! But the real success may be, say, 'Robinson,' by Nobody in Particular, written without outside help and published without any commendation.

It is pleasant for authors and publishers to have nice things about their books ready-made for the hasty reporters who call themselves reviewers nowadays. But great writers are not always great critics. Shelley might, for instance, have written a fine puff for Lucan, declaring with poetic fervour that his work was superior to Virgil's.

## CORRESPONDENCE

### INTERVENTION IN RUSSIA.

To the Editor of THE SATURDAY REVIEW.

SIR,—The public mind is so fully occupied at the moment with ideas of Reconstruction at home that comparatively little attention is being paid to the Peace Conference: and the bulk of that attention is devoted to the question of obtaining full reparation from Germany and punishing those responsible for the crimes committed during the war. And yet, important as is the question of reparation and punishment, important as are the multitudinous questions before the Peace Conference—the drawing up of the boundaries of the new States of Europe, the questions of disarmament, the League of Nations, international labour legislation and so forth—the establishment of World Peace is surely the most vital of all. And the key to World Peace lies in Russia.

While we are regarding the war as over, while the Delegates of the Allied Powers are discussing the terms of Peace at Paris, the East of Europe is in a state of turmoil and war. The Bolshevik armies are attacking British and American forces on the Archangel front, are pressing hard the Lithuanian army and have successfully invaded the Ukraine. Whatever decisions the Peace Conference may come to, unless the allied Powers are prepared to support those decisions by action, they will remain a dead letter in the East of Europe.

So far as one can judge from the accounts in the Press, France alone has consistently advocated a policy of action in Russia. M. Clemenceau, a statesman of vision, has faced facts, and has not feared to draw the unpleasant consequences from an unpleasant situation. He has realised that there can be no genuine Peace for Europe or the world while Lenin and Trotsky reign at Moscow. The essence of Bolshevism is aggression. This small band of men, who have waded through blood to power, whose Government is based on the bayonets of Lettish and Chinese mercenaries and maintained by daily massacres on a scale unparalleled in history, whose policy includes the public use of women and the deliberate extermination of the middle and upper classes, realise that their régime is incompatible with the existence of civilisation, as we conceive it, in the world, and that they must reduce the rest of the world to the same hellish state as present-day Russia, or fall themselves. And in consequence, they are devoting themselves by every means in their power to the task of sapping the foundations of civilisation. By brute force in the Baltic provinces and the Ukraine, by agitation supported by vast sums of money in the fruitful soil of starving Germany, by every method of intrigue and corruption they are endeavouring to impose Bolshevism on the world. In Germany they seem to be meeting with considerable success. And if Germany lapses into a state of chaos even remotely resembling that of Russia, what hope is there of securing an indemnity? Shall we not be driven to complete occupation? And if so, what becomes of our hopes of a speedy world Peace? M. Clemenceau sees this clearly and realises that Bolshevik aggression can only be met by force. But President Wilson appears to have placed his veto on such a policy, and, unfortunately, to have been supported by the British Delegates. And the result was the invitation to the Prinkipo Conference, which was foredoomed to failure. What is there for Russian Statesmen to discuss with a Lenin or a Trotsky?

And if our interests point to a policy of action, is it not also the path of honour? At a time when the issue of the war with Germany still hung in the balance, when the Allies were afraid that Germany might secure the vast resources of Russia, we encouraged and supported by promises of assistance the small embryo States and military leaders who were endeavouring to make head against Bolshevism. Now that we have conquered Germany, and that we no longer need their help, are we to abandon them? Are our promises too to be mere "scraps of paper?" We have talked



much of the rights of small nations. Are the Baltic provinces to be left to the tender mercies of the Bolshevik leaders, their bourgeois to be butchered, their women to be exposed to compulsory prostitution? If this is to be the policy of the Allied Powers in obedience to President Wilson, the idealist, the apostle of right, the champion of small nations, then it will need a modern Gibbon to write the history of the Peace Conference of 1919.

What action, it may be said, can be taken? The Bolshevik Government of Moscow is surrounded on all sides by enemies, anxious to avenge their wrongs and to free themselves from the Terror with which they are menaced. I am loath to believe that the military advisers of the Allied Powers cannot devise a scheme by which they may be aided, more especially with special services such as Staff Officers, Artillery, Engineers, Aircraft, Tanks, etc., and that sufficient forces cannot be raised by voluntary means to enable a decisive blow to be struck. Is it to be believed that the Bolshevik army can resist an attack simultaneously delivered from every quarter of the compass? If once the statesmen of the Allied Powers would decide on a policy of action, it is incredible that the Red Army could successfully defy the conquerors of the Central Powers. If, on the other hand, the present policy of inaction is continued, is it not merely postponing the evil day when at last the facts of the situation must be faced—probably under conditions far less favourable to action than those existing at the present?

I am, sir, your obedient servant,

GILBERT BEYFUS.

3, Brick Court, Temple.  
March 5th, 1919.

#### BALKAN BROTHERHOOD.

To the Editor of THE SATURDAY REVIEW.

SIR,—The two causes suggested in the article "Balkan Brotherhood," which appeared in the SATURDAY REVIEW of the 8th February, in explanation of the unrest in the Balkans are, I think, nothing but the effects of other causes more profound. The author of the article committed the same error as M. Gustave le Bon, who wrote: "elles (the Balkan people) n'eurent jamais d'autre idéal que de s'entre-tuer—l'asservissement turc était peut-être le régime politique le mieux adapté à leur mentalité." (Premières conséquences de la guerre). Such errors are committed very often when the past of these people is not studied. But these criminal-minded of the Balkans—as the author of the article suggests they are—could turn to the civilised nations when they are abused and address to them the words addressed by the young lobster to the fable to his father, who remonstrated with him for not marching forward: "Did you ever teach me how to march forward?" It is true that the Balkan people are possessed by a natural turbulence, and the old Greeks believed that Mars, the personification of the angry clouded sky, saw the light in Thrace, among the war-loving people. The Great Powers of Europe took full advantage of the temperament of these people and devoted their effort not to promote their civilization, but to raise the plotting, the crime, the bomb to the value of a political principle. They have to harvest now nothing but what they have sown. The Balkans have been always in a continuous whirl of the intrigues and political plots worshipped by various great Powers. These unfortunate people could rightly say that they were happier some hundred years ago, when they were submitted to a single master, the Turk. Since they got freedom, they were nothing but poor tools in the hands of the Great Powers of Europe. They bought the worst war material and paid it extremely expensive; they were compelled to buy all the goods which could not be sold even in Central Africa. A writer who will not offend history and who still believes in the existence of moral forces as playing a certain part in determining human actions, will not condemn a child who is taught by an old and very respectable gentleman to put on fire the house of his neighbour. Russia and Austria were the oldest instigators in the Balkans, and Germany became more

effective since 1875. Great Britain and France were coquetting with Bulgaria and playing with the Turks. This concerning the first effect was stated by the author to be a cause.

It is more jesting than interpreting the historical facts, to say that "ever since their emancipation, the small Balkan countries have swelled like frogs (following the example of Prussia and Piedmont) in emulation of bovine Germany and Italy." It is, however, true that Mazzinian ideas strengthened the spirit of nationality in the peoples of the Balkans. Their extremely rich popular literature, their religion, their tradition have been always the power of cohesion, keeping together a people and making them feel a national individuality. 'The Rise of Nationality in the Balkans,' by R. Seton Watson, a book written with great competence and sympathy, could be very useful to the writer of the article. He could see that Dushan was not "a sort of bandit chieftain"—an affirmation which leaves him the right of dealing with the historical questions—but a defender of Christianity and of the western civilization which, just at that time, reached the inquisition. There are powerful ties which could enable the people of the Balkans to form a league which they were striving for long ago, and their temporary success could last, if the civilised nations were decided to keep off from the Balkans. The Bulgarians offered their throne twice to King Carol of Roumania, but Vienna and Berlin opposed their decision. The relative mixed population in the Balkans could also help to keep good relations amongst them all. The Minister for Foreign Affairs—say in Bucharest—is the brother of the Mavor of Athens, or the Home Secretary in Belgrad is the brother of the Prefect of Police at Sofia. What the people of the Balkans need now are not bitter attacks, but help. I cannot understand the attack against the whole Roumanian people, because they proclaimed their union, which, in the opinion of the writer of the article, is but a "death-knell of rapine." He ought to know that the landowners of Greek extraction—detested by every Roumanian—are not a hundred in number, and that the partition of their land is already done. I advise him not to repeat what the Magyar and Austrian press is writing, since the outbreak of the war, namely, "that the Transylvanians and the Bukovinians will not like to be degraded in uniting themselves with the uncultured Roumania," because the source is suspicious. I consider that the most unfortunate passage of the article is that of crediting the noble British people with the brutal thinking of Bismarck. Scarcely one of them (the people of the Balkans) is worth the sacrifice of "the bones of a British (sic) Grenadier. (B. said Prussia.)"

I am, sir, your obedient servant,

D. N. CIOTORI.

46, Stanhope Gardens, S.W.

#### THE COLOUR BAR.

To the Editor of THE SATURDAY REVIEW.

SIR,—Among the knotty questions which await the Judgment of Paris—the arbitrament of the Mighty Ten—none is one half so important and so troublesome as that of the Colour Bar, and yet, unless it is solved it is hopeless to expect peace and goodwill on earth. Japan, as you point out, has been admitted to the august circle of the Great Powers, and to suppose that, while she is treated as an equal in the inner Council of the League of Nations, her citizens may be branded as inferiors in the Continents of Australia and North America, is to show little knowledge of human nature, and less of the pride and the ambitions of our Far Eastern Ally.

At the time of the Russian upheaval, I was allowed to point out in the *Yorkshire Post*, that the tocsin of revolution was also the death knell of European ascendancy. Few heeded the warning, for people were so busy rejoicing over the downfall and degradation of the Czar—the King's cousin and our ancient ally—that they had no time to recognise in the revolution the mightiest catastrophe that has ever afflicted mankind. No doubt, good may ultimately come out of the evil, but for the present the disintegration of society

throughout Eastern and Central Europe and Northern Asia portends disasters infinitely greater than those which afflicted and finally overthrew the world-wide power of Rome.

Within the last two years four Empires—the Russian, the Austrian, the German and the Turkish—have been shattered to pieces and have disappeared like the baseless fabric of a dream. To-day there remain only the British and Japanese Empires, and I venture to suggest that neither of them can stand without the help of the other against the ever-growing forces of disorder.

Yours faithfully,  
C. F. RYDER.

Scarcroft, Leeds.

#### SAFE FOR DEMOCRACY.

To the Editor of THE SATURDAY REVIEW.

SIR,—And when the world has been made safe for democracy, what is to happen to all the other ocracies? The aristocracy, of course, will be abolished; and with them the nobility of England—both ancient and modern—and then the Court must go too. Instead of "Lord" Chamberlain, we might, of course, have citizen Snowden as master of the ceremonies. That is to say, if we are still to have a King. But there are several other ocracies which will have to disappear, if the world is to be made quite safe for democracy. For instance—that very large ocracy—the snob-ocracy must go; as there will be nothing left for them to ape and imitate. We might, perhaps, dismiss them without breaking our hearts. But are we prepared to dismiss the science ocracy, the art ocracy, the ocracy of letters and learning, of poetry, of authorship, the Church ocracy, the law ocracy, and a few other ocracies which might be named, and which, together, go to make up the graces and refinements of the thing we are in the habit of calling "civilization"?

Upon what grounds of justice does Democracy—even with a big D—claim the right to murder all her sisters and level down the laborious work of many centuries, until only those who work with their hands are to have any effective voice in the management of this ancient realm?

It may be that in America all men are born free and equal; yet it is certain that in England there is nothing less free in the whole island than a newly-born infant; and if you were to tell an experienced monthly nurse that all men are born equal, she would laugh at you. Even Sairy Gamp knew better than that. We breed very carefully our horses, our cattle and even our pigs. Yet when it comes to men and women, we are asked to believe that there is nothing in breeding, as they are all born equal—white, black, or yellow.

Your obedient servant,  
C. C. P. F.

#### PRICES TO-DAY.

To the Editor of THE SATURDAY REVIEW.

SIR,—The worm will turn, though the "paralysed idiot" of your correspondent may be unable to do so, and it is indeed high time; for the present attitude of our traders is absolutely unconscionable—men who have for the most part preserved a whole skin, and filled it at our expense throughout the war, now that peace is in sight have the face to intensify the process with the abatement of Government control. They are literally asking for trouble, as when, in reply to remonstrance upon a flagrant overcharge, I was met with "It is only human nature," on the part of Mr. Per-pro; or again when a leading firm of vintners was approached, on the strength of the release of bonded spirit, and asked for a corresponding reaction in price—"We see no chance of any reduction." Well may the consumer and, incidentally, supporter of such people ask, *Why?* They are not playing the game; and, if British industry is to revive as against foreign entries, our traders must meet us half way. Much of the prevailing unrest is accountable to them, and through them to be allayed.

Yours truly,  
RICHARD NIMPORT.

#### BOYCOTTING THE PROFITEER.

To the Editor of THE SATURDAY REVIEW.

SIR,—The proposal of your correspondent "T. S.," that the inhabitants should combine in districts and boycott the tradesmen who charge exorbitant prices is excellent in theory. But it has this disadvantage in practice, that whilst the boycott is being negotiated and operated, the inhabitants would starve. Under the Food Controller's benevolent despotism, you cannot change your purveyor without the Controller's leave, and that involves the filling up of yellow flimsy forms—how odious the very sight of them is!—which takes time, generally about a week. The Boycott might be practicable as applied to the purveyors of luxuries, such as gloves, armchairs, etc. But here you are up against the impossibility of combination. The best customers of the Bond Street luxury shops positively like the high prices; partly because it forces them to spend what in former times they thought it their duty—what has become of that Victorian word?—to save; and partly because it is really jolly to be very rich nowadays, as you can buy what most of your friends and neighbours can't, which I take it is the real pleasure of wealth.

In former times we might have called fashion to our aid, and have got a few great ladies to set the example of simplicity. But democracy has disarmed fashion, and great ladies and their lords, and smart people generally, have no influence, and are only too glad to be allowed to slink out of sight. We are in for a period of corrupt democracy, of fiscal tyranny at the hands of the mob and their hired spokesmen, and I see nothing for it but to "thole it out."

Yours faithfully,  
CURIALIS.

#### PELMANISM.

To the Editor of THE SATURDAY REVIEW.

SIR,—Will you allow me to say that in your note at the bottom of the letter of "A Recent Student of Pelmanism," you have laid bare a grave failure of our educational system. Pelmanism is not, as some suppose, a compost of quack remedies for the careless minded, but a commonsense method of clearing away some of the mental bad habits that an expensively educated populace is heir to.

As you say, one would expect to find these good and simple principles at the base of any firm educational edifice, but unfortunately this reasonable supposition has no real grounding in fact.

The foundations of our main educational building were laid in the Renaissance, and, although our knowledge has widened and our ideals have undergone a complete change, we have never built another. We have been occupied, whenever we could spare the time, in patching up the old walls now well advanced in decay. The hard won principles of psychology are still left largely in the realms of pure thought; for admittance has often been refused to them at the time-rusted doors of scholarship. Within the walls the battle still rages over curricula, subjects and dead facts; though seldom do we allow our arguments to be criticised in the light of modern knowledge, or expose them to the penetrating rays of research. Amid these piles of age-old controversies we have lost sight of our real goal.

Without being unduly pessimistic, it must be admitted that this picture is not without truth. Education is essential to enable us, *inter alia*, to meet our environment in the best possible manner that our individual qualities will permit. How few of our sons and daughters at the end of their frequently both extensive and expensive training are able to say that this result has been achieved. I maintain that one reason of this failure is the neglect of the simplest facts of mind training revealed by recent psychological research. Those entrusted with the future of the race have paid too little attention to the principles of this new daughter of science; the field has therefore remained open for the Pelman Institute to convert them into a commercial proposition proselytising the public with threats of double incomes and instant promotion.

The wide need that this business concern endeavours to satisfy does unfortunately exist; and a great portion



of the success of Pelman methods in satisfying this need is due to the fact that the student approaches this work with a keenness sharpened by economic necessity and a consequent personal interest that he never felt at school. On being thrown against the world of facts, many realise that their education has not fulfilled its pledge and they are not competent to meet their environment. Thus rudely awakened and further spurred by the need for finding more money to keep them within the margin of bare post-war existence, they turn with a rush towards the commonsense principle of mental efficiency proclaimed by this commercial enterprise.

As you say in your original article, most of the Pelman ideas can easily be thought out and applied by each individual for himself, but the public is not used to the idea of self-education. Had our education been administered as well as it might have been, Pelmanism would not have found this wide market, and we should not be faced by the commercial exploitation of what is admittedly a government function.

Although I do not deny the efficacy of the training supplied, yet at the same time it is interesting to speculate as to what will happen when four-fifths of the nation have had their salaries more than doubled, and the supply of admirals and generals has been exhausted.

In short, it appears to me to be the right thing done the wrong way.

Yours truly,

C. D.

To the Editor of THE SATURDAY REVIEW.

SIR,—I have read with interest your articles, notes, and correspondence on Pelmanism. In your "Present of Pelmanism" you throw ridicule on the system, but I would like to point out that there are few things which cannot be made to sound ridiculous by judicious wording. Golf might be described as a game consisting in hitting a ball into sunken tins by means of a curved bat!

The writer of the "Present of Pelmanism" "believes" there are twelve lessons and will be "much surprised" if the other eleven lessons are more than an expansion or repetition of the one quoted. Surely very slight knowledge on which to base an article! I have had five lessons and I emphatically state that much new and helpful matter is introduced. Pelmanism does not claim to be magical in its action. It points out the lines along which to *work*, and though it may be true "that there is nothing in Pelmanism that an intelligent nurse, certainly a school teacher," could not tell a child, had the nurse and teacher been properly trained, yet the fact remains that they do not. Pelmanism has given me methods and formulæ which enable me to remember names, dates, anatomy, etc. in a manner which surprises me by its accuracy and speed.

Pelmanism is simple, but so are most great inventions, or, shall I say, adaptations and harnessings of existing powers.

I have no interest in Pelmanism other than that of a student who has enjoyed and reaped benefit from five lessons, and is looking forward to the remaining seven.

Yours faithfully,

R. G. STRUTT, Capt.

CIVIL SERVICE PAY.

To the Editor of THE SATURDAY REVIEW.

SIR,—Re the pay of the Civil Service the following is an extract from the letter of an Indian Civil servant of good standing:—

"It is mostly work now-a-days with little of the polo, sport, shooting, etc. that used to attract people: no leisure, heavy and growing responsibility, much reduced pay, greatly increased cost of living and the prospect of things becoming more disagreeable for the European as the "reform scheme" develops.

"The Government in India will not help its own people, because it knows they are powerless, and unable to strike like a Trade Union. Most Civil servants are discontented, so you may imagine the condition of those in less well-paid services, in particular the police."

O.

## REVIEWS

### CHINA AND SIBERIA.

A Broken Journey. By Mary Gaunt. Werner Laurie. 18s. net.

BOOKS of travel fall, as a rule, into two classes: the very good and the very bad. Miss Gaunt's comes in between, with a leaning to the side of merit. She writes with plenty of humour and with an eye open to Chinese dress and scenery. Thanks largely to her excellent illustrations, she conveys a distinct idea of the old walled cities with their mud, stinks and vermin. She touches in the patience and poverty of the natives, and tells an apt story or two of their wonderful frugality. A Chinaman, for example, celebrated his mother's death and his son's marriage together, the funeral baked-meats serving their Shakespearean function. But, though Miss Gaunt has a clever pen, we feel that it is a globe-trotter's after all. On this occasion, through no fault of her own, she did not penetrate very far inland. "White Wolf," the brigand who exterminated whole villages, was about, and in Shensi the countryside was reported to be alive with robbers. So she turned back at the Yellow River, the Hoang Ho of our schoolboy geographies, and got home by way of Siberia.

In the result we get too much of the missionary atmosphere. Miss Gaunt holds emphatic views on that much-discussed class, thinking that their labours are for the most part wasted, and had much better be spent on the slums at home. We are inclined to agree. The Scandinavian and other faith missions gain mightily few converts, and anxious lives pass without tangible results. On the other hand, moneyed missions, such as the American and the Alsatian Fathers', do, undoubtedly, raise the standard of living and their medical resources are a public benefit. Though Miss Gaunt is, on the whole, anti-missionary, we cannot help feeling that she saw China through the missionaries' eyes. We seldom escape from the unending toil of the peasantry, the iniquity of a marriage system under which wives can be sold, and the bound feet of the women, which generally give them ill-health and sometimes gangrene. But great is the virtue of custom, especially in the East. The Chinese that Miss Gaunt perceived huddled in their rags cannot have been as miserable as they looked to an Australian eye, any more than Russia under the Tsar was the scene of desolation that the party of "reform" pretended it was. In due course the bound feet will disappear, as the pigtail has disappeared, or is disappearing.

Travel in China is cheap, a night's lodging costing forty cash, or just under a penny. On the other hand, the inns are so filthy and stuffy that Miss Gaunt had frequently to sleep in the courtyard, and to dress with a mob of women and children as excited spectators. Her master of transport, Tsai Chih Fu, could not provide a more varied diet than eggs and puffed rice. Her interpreter, Mr. Wang, was even more inefficient, and she makes good fun out of his perpetual "Repeat, please," and sublime ignorance of local dialects. After a days' experience of mule pack, she wisely decided to journey in a litter, but, even so, she had dangerous moments in mountain passes and narrow streets. The Gaunts have indeed the wander fever in their blood.

The Siberian part of Miss Gaunt's book is better than the Chinese, because it is more actual. Nikolayevsk and Vladivostok are not precisely unknown parts, and others before her have described the trip by steamer up the Amur and the ensuing train service to Petrograd. But Miss Gaunt traversed the wastes at an interesting, if inconvenient, time. On the Amur she heard that Austria was at war with Serbia; by and by, she was plunged into the midst of mobilising Siberians; in the gardens of Blagoveschensk they celebrated the entrance of England into the world-conflict. A Russian officer whistled "Rule Britannia," after the band had declined to play "God Save the King," because of its resemblance to a German tune. Miss Gaunt brings out very well how the war burst upon

these remote spaces, and so supplies an impression that we had not acquired from any other source. A young Cossack officer repeated to her the prophecy of a Mongolian lama; three emperors would fight; one would be utterly destroyed, the second would lose immense sums of money, the third would win great glory. That lama was not a good tipster. A Siberian professor told her, however, that the Allies would win, but that it would be a long war—"two years, three years, I think, four years."

How incompetent was the Russia of Tsardom, but yet what a pleasant people! Miss Gaunt duly notes the mineral resources of Saghalien, and the utter neglect to develop them. She perceives how the wastes of Siberia, not unlike the up-country in Australia to the eye, cry aloud for colonists, but get no more than a sprinkling of Russians who, with the Chinese, are creating a mongrel population. Four years ago the land had not properly recovered from the war with Japan. The enemy had let loose the Russian convicts; they had never been recaptured, and life and property were far from secure. "Are you mad, madam?" was the exclamation, when she produced a hundred rouble note at a railway station. [For that matter it is unwise to flash a "fiver" at Paddington.] But though the steamer cabins and railway carriages were appallingly close, Russian officers helped Miss Gaunt out of her many difficulties; one gave her an excellent dinner, another, a naval captain, a compartment to herself. She met rudeness for the first time at the British Consulate in Petrograd, and we gather that she found the Finns unsympathetic. They are not really so, but they take some knowing. Miss Gaunt is best left to tell how a German torpedo boat made prisoners of the luckless British sailors who were trying to get home with her on board the Swedish steamer *Goathied*, and how she smuggled her faithful little dog, James Buchanan, into Sweden. We get, by the way, just a trifle too much of James Buchanan.

#### THE FLANDERS COAST.

The Dover Patrol. By "Jackstaff." Grant Richards. 6s. net.

THE value of this little book has been a good deal discounted by the Admiralty despatches on the Ostend and Zeebrugge operations, which were published in the daily papers on February 20th. These lucid documents dealt with the exploits of the patrol much more authoritatively than "Jackstaff," as Mr. J. J. Bennett calls himself, and show, too, more circumstantially how careful was the preparation that converted the attacks into successes. There are those, however, who fight shy of official publications, but who can appreciate a cheery, gossiping narrative of Jack in action. To them 'The Dover Patrol' can be cordially commended, especially as it conveys a clear idea, not only of the great deeds of April 22-23, and May 10, 1918, but of the work of the force during the war. The patrol has been, as "Jackstaff" aptly puts it, the Navy's first-line trench. It has enabled the expeditionary army to get its drafts safely and to be fed; it has saved our hospital ships from being torpedoed, with a few unhappy exceptions; it has permitted British merchantmen to use the Straits under the noses of some thirty odd destroyers. Yes, Sir Roger Keyes and the men under his command have deserved well of their country.

"Jackstaff" explains clearly enough that the *Vindictive's* attack on the Zeebrugge Mole and the submarine's attack on the Viaduct—we now know that she was the C3—were planned as diversions from the main exploit, the bottling up of the harbour by sinking the *Thetis*, *Intrepid*, and *Iphigenia*. But what illustrious feats of arms they were! They are as good to read about as any of the old cutting-out affairs or Cochrane's assaults with his explosion ships. We can picture the *Daffodil* holding the *Vindictive* up to the Mole's side, while the men rushed over the bows. Each party, as "Jackstaff" points out, was no sooner landed than it made for the objective assigned to it. And then you are told of the crew of the C3, their task accomplished, rowing off in their dinghy and being

safely picked up by the picket-boat in charge of Commander Sandford. The sinking of the old cruisers, with their cargoes of concrete, demanded nerve and resource that may fairly be described as superhuman. "It seemed," said an eyewitness, "as though the skies had broken up"; so bewildering were the din and the glare of the changing lights.

The first attack on Ostend failed, partly because the wind shifted to the wrong quarter and ruined the smoke screen, partly because the Germans had moved the buoy marking the channel. It was renewed on May 9th, and though the *Sappho* had engine-trouble and had to fall out of the fray, the old *Vindictive* found the entrance to the harbour in the Cimmerian darkness, and Lieut. Crutchley, the only wounded officer in the tower, sank her at an angle of forty degrees from the pier. A comparison of the official despatch with "Jackstaff," proves that the author has thoroughly mastered his facts.

'The Dover Patrol' tells us all about the monitors, those bull-dogs of the sea, that waddled up and down the Flanders coast, and kept the Hun thinking. We visit the dug-outs near the guns on the Dunes, and are taken to Dunkirk, ravaged by some four hundred air-raids. Finally we "go up" and enter into an airman's feelings, as he played his part in the attack on Zeebrugge by dropping parachute-flares on the enemy gun positions, or scented and bombed in the "hot triangle," which is not a triangle, but comprises that part of Flanders where Fritz's ammunition dumps and aerodromes lay as convenient targets. It is all capital stuff. There have been too many, far too many, books on the war, but this one is not a superfluity.

#### THE NATIONS AND THE WAR.

The European Commonwealth. By J. A. R. Marriott. Clarendon Press. 15s. net.

PAPERS written in war-time inevitably become out-of-date after hostilities have ceased. When we find Mr. Marriott declaiming that the Allies dare not lay down their arms until the German menace has been shattered, we admire his stoutness of heart in the past, but we fail to find in him a definite guide for the present. His essays, originally contributed to the *Edinburgh*, and other periodicals, have undergone a certain amount of reconstruction, but the process has not been sufficiently complete. He does not give us a coherent book. Take, for example, his chapters on the problem of Poland; they are historically excellent, though St. Simon could have told him that it was a Prince de Conti, not "de Condé," who was the French candidate for the throne. Mr. Marriott gets no further, however, than von Bessler's proclamation to the inhabitants of Warsaw of November 5th, 1916, and throws no light on the actual claims of the Poles, which are in several directions extravagant, and on the side of Galicia insoluble on the basis of "self-determination." He states his "problems," in short, rather than solves them.

It follows that Mr. Marriott is most instructive when he remains aloof from this century of rumours of war and actual warfare. "England and the Low Countries" passes our relations with the Netherlands under a luminous review, illustrated by such warnings as Cecil's, that if the King of Spain reduced them "to an absolute subjection, I know not what limits any man of judgment can set unto his greatness." Whether the threatening Power has been Spain or France or Germany, our policy there has been steadfast, because it has been inevitable. Mr. Marriott, too, treats the rise of the Hohenzollerns with discernment, particularly when he comes to the turn in their fortunes accomplished by their acquisition of Rhenish Prussia in 1815. Prussia "ceased to look towards the Niemen; she began to look towards the Rhine."

In the Balkans he comes to a closer grip with current debates, because the advocacy of Italian enthusiasts like Signor Gayda and of Jugo-Slav propagandists like Dr. Seton Watson supplies him with materials on which to establish a decision. But we like best of all an unnamed Professor's definition of the Serbians as "pig-dealers with swelled heads." It



is flippant, but anatomically correct. As for the League of Nations, without the Smuts plan or the doctrine of mandate before him, Mr. Marriott hardly touches the essential spot. He enters, however, a sagacious caveat, as the lawyers would say, in the shape of an analysis of the Holy Alliance and the causes of its failure.

#### CONSTITUTION MONGERING FOR INDIA.

The Future Government of India. By K. Vyasa Rao. Macmillan. 12s. net.

THE Montagu Report has unlocked the floodgates, and a stream of plans for the remodelling of Indian administration pours from the printing press. Among the disciples of the Abbé Sieyès the most suggestive is Mr. Vyasa Rao; only we wish that he was not quite so prolix. The number of eloquent sentences he takes to establish the anomaly, as it appears to him, that the unofficial members of the Viceroy's Council are in a perpetual minority is prodigious. Apart from faults of manner, the chief defect in Mr. Vyasa Rao's book is that while he purports to express the claims of "the people of India" and "one sixth of the human race," he is really speaking only for a westernized handful of that community. He betrays himself, for example, in a fling at Lord Curzon "for utilizing the past supremacy of the Mahomedans as a factor in present-day politics." Though we have no quarrel with Mr. Vyasa Rao for being a landlords' advocate, since it is something in these days to find an acknowledgment that that class has a right to exist, he should not ignore the frequent readjustments of the revenue in the interest of the said landlords.

As with most constitution mongers, one of Mr. Vyasa Rao's remedies for Indian discontents is a multiplication of officers. In England he would reduce the Council to a department of the Indian Office, but in India he would create new Presidencies and new boards without end. He would separate the Viceroyalty from the governor-generalship, and have a royal prince superior to politics in the ornamental position. It is to be feared that the peasantry of the plains would not take in the subtle definition of a man who reigns and does not govern, and would persist in laying their grievances at the feet of the representative of the Emperor of India. In any case an inflated bureaucracy is a strange cure for a country which, according to Mr. Rao, lies prostrate beneath over-taxation and consequent want. His recruitment of that bureaucracy, besides, would reduce British rule in India to the shadow of a shade. The civil service, he holds, should be changed into an executive service—"executive," to be sure, is a rounder mouthful—and it should be enlisted "entirely in India and confined to natives of pure or mixed descent." Just so; good-bye to the British Raj, however dexterously that farewell may be disguised under the sweet word autonomy. Mr. Vyasa Rao may pay homage to the justice and enlightenment of our rule in India, but he is at heart an out-and-out separatist. We like him best when he is most reactionary. There is force in his plea for the re-establishment of the panchayets or village councils, though they would hardly conduce to western "progress"; and we are with him in the idea that in premacy schools children should be taught, as of old, to write on the sand, and that examinations should be abolished. As to the higher branches, however, he out-Fishers Mr. Fisher himself in arguing continuation classes and Minerva knows what.

#### THE HUNGER OF GERMANY.

Desperate Germany. By Ernest Lionel Pyke. Hodder & Stoughton. 6s. net.

BEFORE the Armistice, propagandists were bidden to emphasize the starvation of Germany so as to spread abroad a belief in her early collapse, but since she has collapsed, we are to discredit her privations so as to encourage a belief in her ability to pay indemnities. Mr. Pyke is accordingly out of date, or at least injudicious in emphasizing the miseries he

beheld when employed as caterer to the prisoners at Ruhleben. And even if he were relating what we desired to hear, he might still be discounted by his excess of emphasis and his ungovernable tendency to scream over trifles as loudly as he does over serious sufferings.

His report is that food supplies were reduced to very bad bread, swedes and a frequently failing supply of potatoes, with an occasional scrap of revolting meat; that tea was made of mulberry leaves, smelling like asthma cigarettes, coffee of burnt acorns, and a rare cigar of some fearful substitute; that men had to shave with cold water and soap that produced hideous skin diseases and solidified so that all the drains were stopped up. Meanwhile, we are told ironically, "there is such a lot of money in Germany; the wretched people go about with full purses, and yet with empty stomachs. The working classes were most of them almost childishly proud of the amount of paper money which they had managed to accumulate. But this pride had a sad fall when they began to find that all this mass of paper was practically useless to them." Mr. Pyke met a workman whose privations had reduced him to such a state that he could scarcely walk; it took him three weeks to lay down a small piece of concrete, which crumbled apart in a few days, because the ingredients were worthless. Traffic almost ceased, bicycles disappeared, business collapsed, shops became empty, even the best flats were untenanted. Everybody was shabby, because boots and clothes were unobtainable.

We are told of food riots, though they somewhat discount the author's belief in the boundless passive resistance of every German and his readiness to believe whatever he is told. We do not need to be informed of the brutality of German officers, but when one of the conventional type is described, we are forced to smile over the cautious cry of execration: "Never as long as I live shall I forget this brute. Many times, although we knew it might mean death to us, or, failing that, an immediate increase in our sufferings, I and others had the almost irresistible temptation to knock this offensive brute flat upon his back." So there!

But Mr. Pyke seems to cherish little animosity towards his gaolers. Though he represents them as starving and most envious of the splendid parcels which reached Ruhleben from England, they never interfered with them. "We used to say that if we had offered our guards even one small tin of dripping they would have brought us in exchange anything up to an eight-inch howitzer!" And when Mr. Pyke went to Berlin, everybody stared at him, because, thanks to his parcels, he was so fat and well-looking, whereas he espied Hackenschmidt one day, so shrunk and withered from lack of food that none of his old admirers would have recognized him.

We agree that the average German has no sense of humour, though we are not convinced that his comic papers—'Fliegende Blaetter' for instance—are inferior to 'Punch.' And Mr. Pyke tells a humorous story against himself: "When the Kaiser paid his famous visit to England in the year 1911, I happened to be one of the Borough Councillors for Holborn, and it fell to my lot to be given a privilege which—at any rate at that time, however it might be viewed to-day—was considered a very great privilege indeed. I had to step forward and present the Kaiser with an address of welcome. When I got to Ruhleben, I suddenly remembered this incident, and decided to tell it to our German camp commandant, a quiet kindly old gentleman. He laughed with the greatest heartiness, and said that he was sorry he had been unable to celebrate my arrival in Ruhleben in a similarly formal way."

The plums in this book are few and far between; its purpose, if it ever had one, is superannuated; the comments and reflections, style and co-ordination are inadequate; and the occasional flashes of priggishness would be offensive, if they were not merely ridiculous. Why, for instance, is Mr. Pyke so puritanically hard upon people who yielded to the attractions of gambling at Berlin during the War?

## LIFE IN A RUSSIAN FAMILY.

The Secret City. By Hugh Walpole. Macmillan. 7s. 6d.

WE do not know if Mr. Hugh Walpole intended his work as an essay in symbolism, and do not greatly care, nor is it a matter of much importance to the general reader, since, if the symbolism is apparent, like the powder in the jam, the attempt is a failure; but this we do know, that he has hit upon a long-desired adjective for the proud creation of Peter the Great and his successors. No city in Russia was so baffling to the observer, none had so complete an absence of inherent character on the surface. It had an air of ready-made completeness and adequacy which scarcely hid the extremities of its poverty and its riches. One learnt little about it from Russian literature from Pushkin to Gorkhi, and that little was unenlightening. It was not that it was new, as we count newness; there are not half-a-dozen ancient cities in Great Russia, and many more modern than Petrograd, but each of them had a distinctive character, Petrograd hid hers within her bosom.

In 'The Dark Forest' Mr. Walpole gave us the best picture of life in a field-ambulance on the Eastern front that has yet been written—so we are assured by those who have served in one, and in this story we have the best description of life in an average middle-class Russian family, seen, of course, through English eyes, that we have come across. The book is, in some sort, a sequel to 'The Dark Forest,' in that the narrator Derward re-appears and Semejonov, the surgeon, who acts as the evil influence in the family of his niece. The style is more definitely founded on that of Mr. Conrad than its predecessor's; the atmosphere of unrest and revolution is, beyond doubt, present throughout. There is little incident in the book; a scene where Derward is under fire and suddenly loses control of himself is one of the most striking, and the account of an old noble of the court firing on the mob and being shot by them is another. About half-way through, the first Revolution takes place, and henceforth assumes the principal place in the narrative. It is admirably done, with all its welter of conflicting hopes and ideals and rascalities described almost impersonally.

It is a crowning achievement that the Russian in this tale always acts as one feels Russians would have acted, however unexpected or unreasonable the action itself might be. What one is not so sure of is the actions of some of the Englishmen; perhaps they have been Russianised too? Englishmen are puzzled in presence of a people full of theories about themselves the only demerit of which is that the theories are not even expected to have any relation to practice: at any rate, when they begin to know anything about Russia and Russians. Mr. Walpole has scrapped every theory he ever had, and produced the best story of contemporary Russia we have yet read.

## SERVE 'EM RIGHT!

White Harvest. By M. Durant. Mills & Boon. 7s. net.

THIS is quite a good novel, though the characters are all, with one exception, detestable, and the end is gruesome. Lady Delia, the rich earl's only child, who marries the hero, who runs away from her, is sweet, but a shadow. Lois, the elder of two daughters of Mrs. Vavasour, a mercenary mother (widow), throws over an elderly baronet, falls into the arms of the chauffeur (whom she declares to be her cousin), in the ancestral hall, and runs away with him

that night in her mother's Rolls Royce, which she calmly orders to the door for that purpose. A private marriage had previously taken place, and this very modern young lady writes on her marriage tour that she means to keep the motor as a wedding present. The younger sister Claude had been engaged to the son of a neighbouring millionaire; but as he, the millionaire, had the bad taste to lose his fortune and commit suicide, the mercenary mother broke off the engagement and substituted for David Grierson, the handsome son, the banonet jilted by Lois, the elder sister. David, in a rage, marries Lady Delia, a charming, if rather colourless, character. Then Lois re-appears, and determined that the poor old baronet shall not get married, and that Delia shall not enjoy David, somehow manages to induce David to leave his wife and decamp to Canada with Claude. The life in Canada and the boredom of the guilty couple, who are penniless, are very well described. The merit of the novel, indeed, is that the men and women do talk the real language of to-day, and not novelesque. Claude and David are finally punished in a way which would not be fair to disclose.

## AN OPEN AIR GIRL.

A Daughter of the Land. By Gene Stratton Porter. Murray. 7s. net.

THE author has made a huge success out of her stories of lands reclaimed for civilisation by bold, fresh girls and boys who win their way to success with little education to help them. Her heroine in this book has something of the same naïve self-confidence in her own powers, and wins through to her right place in life and marriage after some serious disasters. For one thing, she is up against the systematic brutality of her father who has land hunger very badly and will not tolerate opposition from a daughter. The scene of the tale is Indiana, and the language has a freshness which is engaging, though it may irritate some. All the author's ideals are excellent, and the book, while retaining that spice of American independence which seems made for romance, shows signs of a subtlety which was lacking in the earlier sentimental successes. It is a bit too long: Mrs. Porter is very fluent.

## GOOD ENGLISH CHARACTERS.

'Never Again!' By W. Bourne Cooke. Simpkin Marshall. 7s. net.

TO say that this is a story of the work of German spies in England would be to tell the truth, but to deceive the reader. There is a plot (sufficiently sensational) concerning two horrific German spies and their atrocious guide, but with all its patriotic thrills it seemed to us negligible and a thought intrusive, compared with the pure pleasure we derived from a little group of homely English characters, and the suggestion of a quiet countryside. The reader may skip some of the German part, but should not miss one line concerned with "Golly," the Colonel's grandson, or Mr. Hens, the ever-knowing gardener, or the V.C. and one-legged village hero, or even old Tom Marriott, a jackass. It is not as enemies of England that the Germans of the book affect us, but as problems upon which the six-year-old Golly tries the edge of his intelligence, and as imaginary bugbears of the pessimistic Hens. The last-named bids his young admirer:

"Look at that there Keezer."

In saying this the gardener's eyes had wandered to the pond, and Golly's followed them in hopeful ex-

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pectation of seeing some strange wild fowl on the water; but meeting with disappointment, he asked wonderingly:

"What is a Keezer?"

"Why," explained Hens, "that there King o' the Germans. Him as come a-swimmin' his yacht in England, and as walked a-cryin' behind his poor old gran'ma—Queen Victoria as was—when she were buried. And all the time he were a-spyin' an' a-plottin' and the like o' that there. That's what a Keezer is . . . and that's why I'd lock every bloomin' German in England up if I were King, whether he was nashalized or not. I'm a-tellin' on you, Mester Golly."

"What is nashalized?"

"Golly" Grant is one of the most delicate child-portraits we have met in fiction, humorous without undue pathos. As for Mr. Hens, the relationship of mind to speech in him is so consistently and comically apparent that the reader will accept him gladly as a type. The book, with all that we have said about its plot, is not a war-book, but essentially a work of peace, good humour and amusement.

## OUR LIBRARY TABLE

The Syria and Palestine Relief Fund has now acquired a special interest which should add to the support of its excellent work. General Allenby warmly commends the Fund, and is particularly impressed by the careful investigations made of every application for relief. How terrible the distress has been can be imagined. Despatches from Syria report, "The people had to eat grass simply to allay the pangs of hunger," and "40 per cent. of the inhabitants have died during the war." Clothing is urgently needed, also money. A donation to the Secretary, Syria and Palestine Relief Fund, 110, Victoria Street, S.W. 1, will assist in satisfying vital needs.

We have received from Messrs. Sotheby, catalogues of two sales of great interest, to be held this week. The Monday to Wednesday sale is noteworthy as containing a number of the title deeds of the Austin Canons House of Darley Abbey in Derbyshire, and many Leicestershire deeds, a number of rare bibliographical books, some first editions in good condition, modern State papers from the library of the late Lord Welby, and a fine collection of illustrations by Aubrey Beardsley, which is to be sold, if possible, as one lot. It does not seem to contain the Avenue poster. The Thursday and Friday sale is devoted to the Mostyn collection of early English plays, which is by far the most important find of recent years. It is to be hoped that a number of them will be secured for the British Museum, but prices are likely to be high, and the nation is still economising on the Museum grant, if in no other way. The illustrated catalogue (price 5s.) contains some excellent reproductions and is a useful addition to the bibliography of our early plays.

'Kultur in Roman Times,' by J. Selden Willmore (Constable, 4s. 6d. net), is a collection of passages from Cæsar, Tacitus and later writers of Byzantine date, in which the hideous traits of the modern Germans are shown to have belonged to them when they first came into history.

"Their cruelty and lust for slaughter and for loot, their devastating instincts, their treachery, their habit of spying, even their stupid arrogance and their cunning in choosing the 'psychological moment' for attacking their enemies—all these characteristics have been chronicled by the ancient writers just as they are being chronicled to-day."

The extracts are translated on the other side of the page, and modern parallels are supplied in footnotes. For those who believe in a quotation or two to adorn their narrative or argument, Mr. Willmore has supplied plenty of matter, and his little book may have a success in the present state of feeling, though in this country it is hardly necessary to reduce the German claims to culture. Historically, his examples are not of great worth. The German tribes were warlike barbarians vexatious to the powers of Rome, and similar unkind remarks could be gleaned concerning the Britons, "hospitibus feros," as Horace called them. Tacitus, the greatest writer among those quoted, was more artist than historian. In his 'Germania' he credits the people with a state of virtue which has never been reached by any civilised race, or, we should say, any race whatever. He was rebuking degenerate Rome by this picture of primitive excellence. We recognise, however, that many of Mr. Willmore's quotations are apt in the light of the last few years, such as the warning of the historian Florus, "Breve id gaudium, quippe Germani victi magis quam domiti erant."

The character of German history of the modern sort may be gathered from a few references in these pages. It is, we hope, better known than it was to the average reader. The friends of humanity, too, who would believe no wrong of our enemies in the early days of the war, have become increasingly silent. German treachery is a solid and damnable fact, and he is not wise who caresses a crocodile.

Mr. A. W. Pollard is editing a short series of 'Messages of the Saints,' of which two have already appeared, 'Saint Francis Poverello,' by Lawrence Housman and 'Blessed Joan of Arc,' by A. Maude Royden (Sidgwick & Jackson), 2s. 6d. each net. Mr. Pollard's Introduction, outlining the general idea underlying

the scheme is as near perfection as may be; it breathes throughout the spirit of religion and scholarship. Mr. Housman distinguishes his work by an attempt at fine writing, which is not only unworthy of him, but is destructive to his effect. To be quite frank, the book is disappointing. We expect less of Miss Royden; her book is surcharged with sentiment, but she has the root of the matter in her, and her unrestrained eloquence will appeal to many. We await with interest the third book, Mr. Fournard's study of St. Catharine of Siena.

'The Octavius of Minucius Felix,' edited with a translation by J. H. Freese (S.P.C.K.), 3s. 6d. net, is one of the earliest works of Christian apologetics. Its date is uncertain, depending on whether Minucius wrote before Tertullian, or after, since one of them must have borrowed from the other. The style does not help; the book was almost certainly written at Rome, but was the author an African? The rhythmic test applied by some Italian scholars does not materially advance our knowledge and we are left with the general statement that it was written at the end of the second or beginning of the third century. That is also the opinion of S. Moricéa, who has also just published the 'Octavius' with introduction and translation into Italian. So much has been written on this little tract, which exists only in one 6th century M.S. at Paris, that a new editor can but show his judgment by his choice among the works of his predecessors. But everything that could have been done by Mr. Freese to help the reader has been well and truly done.

'Crockford's Clerical Directory' for 1918-9, with which is incorporated 'The Clergy List,' ('The Field and Queen,' Horace Cox), 25s. net. This excellent book of reference has reached its fiftieth issue. It last appeared in July, 1917. The present volume includes 'The Clergy List,' which no longer appears as a separate publication. This is in itself very useful for reference, as it presents an alphabetical list of parishes in England, which it is difficult to get elsewhere. English place-names are full of traps for the unwary. One might think, for instance, that Great Snoring was a humorous invention by a wild contributor, but it can be found here with Little Snoring as well. Here, too, are such odd places as Arlosh, Thurlington, and Stogumber. There are two Appledores, one in Kent as well as one in Devon, and several Tonges and Tonges. The Editor's Preface has long been an amusing feature of Crockford, so much so that there has been a request for its republication from the start, which, we learn, "the commercial mind of the proprietors cannot view favourably." The present editor is more edifying than amusing, and is restrained in his comments on the degrees given by Potomae University. We know nothing about that institution, but are prepared to believe all that he tells us, for Crockford has won, and deserves a reputation for accuracy and good judgment.

The Year's Art, 1919, compiled by A. C. R. Carter (Hutchinson, 7s. 6d. net), is a well-established book of reference which we are glad to have. Mr. Carter ends his brief note of introduction with the remark that many years ago he persuaded an Editor to let him review his own annual, and trounced it and himself to the verge of libel. Over twenty copies of the review came to him from anonymous sources.

We observe that generous donations of pictures have not been stopped during the War. The National Gallery of British Art in these days gets the work of painters who are still alive and not necessarily Academicians. Mr. William Rothenstein figures in the list of gifts both as donor and artist, and the Contemporary Art Society has made many gifts of high interest.

We hope that some of the institutions mentioned which have done little during the war will now rise up again. We feel sure that there is plenty of artistic talent in the country which deserves better support than it gets. We should be glad to read less of huge prices paid for pictures by well known men, and more in detail of the teaching work of to-day. The illustration which interests us most is the reproduction of a design by a girl of twelve. Why illustrations in general are needed in a work of reference like this we do not know.

Perhaps the most useful feature of the volume is the 'Directory of Artists and Art Workers.' Some of the addresses are out of date, but that is, we expect, the fault of the artists, who will not fill up forms, or be businesslike. We notice that at the beginning of the 'Directory' they are "earnestly advised to make use of consistent initials."

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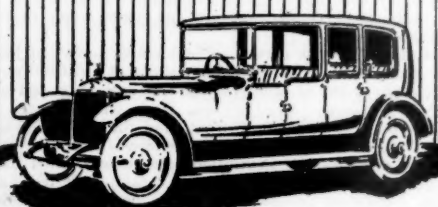
For some time there has been talk concerning a "combination of British Car manufacturers," and of what the result of this combination was to be. Now we know; it is the 12 h.p. Angus-Sanderson assembled car. A number of well-known firms, each specialists in their particular sphere, are connected with this enterprise, and the car, judging from the details published, appears to be very complete. The price is to be £450, and, although this does not compare very favourably with the prices of some American-assembled cars, it is undoubtedly a good start, especially considering the existing high cost of material and labour. £450 to-day represents probably £300 or even less in the days before the war, and, that means an English car complete, ready for the road, with hood, windscreen, and electric lighting and starting equipment, all included in the first cost. It is certainly an interesting proposition, and one which will probably be considered by other British manufacturers before long as the solution of the problem of cheap production on a quantity basis. The Sir William Angus-Sanderson Co. and the firms concerned, appear to have gone into the question of production exhaustively, and the output is to be controlled by a board of officials representing the contributing firms. The first year's output is estimated at 6,000 cars, and the fact that most of these have already been taken up by agents, points to the excellence of the job, and is a good augury for the future of the British-assembled car.

It is very interesting to know that at least some manufacturers of pleasure cars have occasionally during the past four and a half years given thought to their post-war models. New ideas have been acquired which may be calculated to assist in the popularisation of the motor-car, especially from the point of view of the owner-driver. Accessibility means a great deal

to the motorist who is his own chauffeur and mechanic, and this much to be desired feature has received quite a considerable amount of attention; in fact, it would almost appear that even with big, luxurious cars, the services of the smart liveried chauffeur, although, undoubtedly, a great convenience, are not absolutely essential. Automatic lubrication, a lifting jack operated by the engine, a tyre pump, similarly worked, and an arrangement attached to the car, which is so simple that a child can raise a heavy hood into place in a few minutes, are just a few of the improvements promised. Most motorists know from painful experience what it means to manipulate some of the so-called one-man-hoods, and it is certain that any invention that will do away with this troublesome operation, will be appreciated to the full.

In the world of light cars many innovations may be anticipated. There are quite a few makers whose intention it is to sell a light car with a six-cylinder engine. This seems on the face of it, a somewhat unnecessary development; it will, of course, make for a much more luxurious car, and, no doubt, there is a market for a good car of this type, but to us it appears to be aiming at the defeat of one at least of the primary reasons for the light car, namely, price. It is obvious that a six-cylinder engine will cost more than a four cylinder one, also the chassis will need to be somewhat longer (which incidentally adds to the cost of the car) or the available body space will be lessened, which is bad, both from the point of view of appearance and that of the personal comfort of the passengers. There cannot be said to be too much leg room in the four-cylinder car as it exists; therefore it will hardly do to encroach further.

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will SELL by AUCTION, at their Large Galleries, 34 and 35, New Bond Street, W.1, on Monday, March 17, and two following days, at 1 o'clock precisely,

MANUSCRIPTS AND PRINTED BOOKS, comprising the Property of the late R. A. Ploetz, Esq., M.A., of Eton College (Sold by Order of the Executors); the Property of the late Mr. John Rogers, of Nottingham; the Property of Mrs. F. D. Harford, Holme Hall, Holme, Yorks; the Property of the late Lord Welby, of Stratton Street, W.

May be viewed. Catalogues may be had.

THE IMPORTANT COLLECTION OF EARLY ENGLISH PLAYS, THE PROPERTY OF THE LORD MOSTYN.

Messrs. SOTHEBY, WILKINSON  
 and HODGE.

will SELL by AUCTION, at their Large Galleries, 34 and 35, New Bond Street, W.1, on Thursday, March 20th, and following day, at 1 o'clock precisely.

A Most Important and Interesting COLLECTION of EARLY ENGLISH PLAYS, the Property of The Lord Mostyn, Mostyn Hall, Mostyn, Chester.

May be viewed.

**B**OURNEMOUTH.—REBBECK BROS., whose offices have been established for 70 years, are agents for the letting (and sale) of the principal available houses and supply list free. Early application is advisable. Offices: Gervis Place, Bournemouth.

## MUSIC.

**P**LUNKET GREENE.  
 THREE LECTURES, with VOCAL ILLUSTRATIONS, on "THE ART OF SONG-SINGING."  
 MAR. 17, MAR. 24, and MAR. 27, at 8.30.  
 At the Piano.—Mr. S. LIDDLE.  
 Popular prices. Smoking permitted.  
 Tickets, 5s. 9d., 3s., and 2s. 4d.  
 IBBS and TILLET, 19, Hanover-sq., W. 4156 Mayfair.

**M**IGNON NEVADA  
 VOCAL RECITAL  
 TUESDAY AFT., NEXT, at 4  
 At the Piano—FREDK. B. KIDDLE  
 Chappell Piano. Tickets, 12s., 8s. 6d., 5s. 9d., and 3s. 7d.  
 IBBS and TILLET, 19, Hanover-sq., W. 4156 Mayfair.

**M**YRA HESS  
 and  
**Y**VES TINAYRE.  
 PIANOFORTE and SONG RECITAL  
 FRIDAY NEXT, Mar. 21, at 8.15  
 At the Piano—LEOPOLD ASHTON  
 Chappell Piano. Tickets, 12s., 5s. 9d., and 3s.  
 IBBS and TILLET, 19, Hanover-sq., W. 4156 Mayfair.

**W.** Mr. H. REED.  
 FRI. NEXT, Mar. 21st, at 8  
 CHAMBER CONCERT.  
 Assisted by THE BRITISH STRING QUARTET.  
 The Programme will include  
 FIRST PERFORMANCE OF SIR EDWARD ELGAR'S  
 NEW SONATA for VIOLIN and PIANOFORTE  
 Pianoforte—LANDON RONALD.  
 Tickets, 12s., 5s. 9d., and 3s.  
 IBBS and TILLET, 19, Hanover-sq., W. 4156 Mayfair.

**B**ERTHE BERT,  
 THE PARISIAN PIANIST.  
**B**ERTHE BERT,  
 SECOND RECITAL.  
 WEDNESDAY NEXT, at 8.15  
 Chappell Piano. Tickets, 11s. 6d., 5s. 9d., 2s. 4d.  
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5½d for 10:11d for 20

Boxes of 50 2/2½—100 4/3

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Telephone: - - - 245 Hop.

## General Sir Edmund ALLENBY writes:

General Headquarters, Egyptian Expeditionary Force,  
January, 1919.

My dear Bishop MacInnes,

I have been looking into various problems in connection with the relief of distress in the areas which are now under my administration in Palestine and Syria, and I wish to support very heartily your appeal to the generosity of the British public, through the Syria and Palestine Relief Fund, for funds to carry on this work.

The next few months, until the new harvest is reaped, will be a critical period. War and sickness have taken heavy toll of the manhood of these countries; stocks of food and clothing are almost entirely depleted, and it must be long before we can repair the damages done by four years of war following centuries of misrule.

You will, I think, be well advised largely to concentrate your efforts on raising and also on spending during the coming six months as much money as possible; for the need now is urgent, while I trust that a little later on it will not be so acute.

The work already accomplished by the Syria and Palestine Relief Fund in Jerusalem and Southern Palestine has been admirable. I am particularly impressed by the endeavours of your staff of workers personally to investigate the cases of all those who apply for relief, and thus to minimise the danger of pauperising the people.

I regard it as important that you should not just yet relax your efforts in Jerusalem, but at the same time the work now covers a much wider area than ever. All possible help is required. The Syria and Palestine Relief Fund already has the necessary organization and experience. Its agents mostly know the country well and are working in close touch with my administrators in each place. I hope that the efforts to obtain continued support for the work will be highly successful.

Yours sincerely,

(Signed) EDMUND H. H. ALLENBY.

## SYRIA & PALESTINE RELIEF FUND

(Registered under the War Charities Act, 1916.)

IN THE NORTH. Clothing situation desperate. Thousands of children orphaned and uncared for. Destitution everywhere. New Relief Unit being dispatched at once, at General Allenby's request. Money most urgently needed.

Cheques payable to the Secretary, 110, Victoria Street, London, S.W. 1.

STREET'S

# REFUGE ASSURANCE COMPANY LIMITED.

Chief Office; OXFORD STREET, MANCHESTER.

## EXTRACT FROM THE ANNUAL REPORT.

FOR THE YEAR ENDING 31st DECEMBER, 1918.

**ORDINARY BRANCH.**—The number of Policies issued during the year was 38,322, assuring the sum of £3,663,588 6s. 6d. and producing a yearly renewal Premium Income of £265,030 18s. 5d. The single Premiums amounted to £39,274 10s. 2d. The Premium Income for the year was £1,563,322 7s. 4d., being an increase of £153,962 11s. 8d., as compared with the previous year. The amount paid in respect of Claims was £878, 627 6s. 11d.

**INDUSTRIAL BRANCH.**—The Premium Income for the year amounted to £2,658,621 19s. 8d., being an increase of £184,505 6s. 9d. over the previous year. The amount paid in respect of Claims was £1,362,317 17s. 7d. These figures include the corresponding transactions in respect of the Sickness Assurance Account.

The aggregate Premium Income of both Branches for the year was £4,221,944 7s., showing an increase of £338,467 18s. 5d. over the previous year.

The total amount of Claims paid in both Branches since the establishment of the Company is £28,217,204 8s. 3d.

The total assets of the Company amount to £15,981,076 8s. 6d., representing an increase during the year of £1,212,963 7s. 9d.

### General Balance Sheet of the Refuge Assurance Company Limited for the Year ending 31st December, 1918.

LIABILITIES.				ASSETS—Continued.			
	£	s.	d.		£	s.	d.
Shareholders' Capital, paid up ... ..	300,000	0	0	Foreign Municipal Securities ... ..	159,118	9	2
Ordinary Branch Assurance Fund ... ..	11,360,222	14	8	Railway and other Debentures and Debenture			
Ordinary Branch Investments Reserve Fund ... ..	395,000	0	0	Stocks—Home and Foreign ... ..	2,893,281	1	7
Industrial Branch Assurance Fund ... ..	3,737,033	19	10	Railway and other Preference and Guaranteed Stocks ... ..	382,007	10	4
Industrial Branch Investments Reserve Fund ... ..	100,000	0	0	Do. and other Ordinary Stocks ... ..	35,196	2	6
Provision for Income Tax on War Stock ... ..	88,819	14	0	Rent Charges ... ..	68,248	18	0
	<u>£15,981,076</u>	<u>8</u>	<u>6</u>	Freehold ground rents ... ..	9,812	12	3
				House and Office Property ... ..	956,891	0	8
				Agents' Balances ... ..	73,020	15	0
				Outstanding Premiums ... ..	£475,871	7	0
				Less Abatement to provide, <i>inter alia</i> , for Loss of Revenue occasioned by the operation of the Courts (Emergency Powers) Act, 1914 ... ..	317,053	19	10
					158,817	7	2
				Do. Interest, Dividends, and Rents (less Income Tax) ... ..	17,730	2	2
				Interest accrued but not payable (less Income Tax) ... ..	100,397	17	2
				CASH:—			
				On Deposit ... ..	217,500	0	0
				In hand and on Current Account ... ..	169,827	4	0
				Furniture and Fixtures ... ..	37,767	3	4
					<u>£15,981,076</u>	<u>8</u>	<u>6</u>

PHILIP SMITH, } Managing Directors.  
JAMES S. PROCTOR }

R. WM. GREEN, Chairman.

ROBERT MOSS, Secretary. J. PROCTOR GREEN, } General Managers. HENRY THORNTON, } Directors.  
W. H. ALDCROFT, F.I.A., }

We report that we have audited the foregoing Balance Sheet and have obtained all the information and explanations we have required. In our opinion the said Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us and as shown by the Books of the Company.

We have examined the Cash transactions (Receipts and Payments) affecting the Accounts of the Company's Assets and Investments for the year ending 31st December, 1918, and we find the same in good order and properly vouched. We have also examined the Deeds and other securities representing the Assets and Investments stated in the foregoing Balance Sheet and we certify that they remained in the Company's possession and safe custody on the 31st of December, 1918.

Manchester, 20th February, 1919.

WALTON, WATTS & CO.,  
Chartered Accountants.

## A PEACE RISK

Who is carrying your death Risk?

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Of all Chemists, 1/3, 3/-

THERE IS NO SUBSTITUTE



**PRUDENTIAL ASSURANCE COMPANY, LIMITED.**

**Chief Office: HOLBORN BARS, LONDON, E.C. 1.**

Summary of the Report presented at the Seventeenth Annual Meeting, held on March 6th, 1919.

**ORDINARY BRANCH.**—The number of policies issued during the year was 84,453, assuring the sum of £13,846,213, and producing a new annual premium income of £1,293,182. The premiums received were £6,770,839, being an increase of £1,275,634 over the year 1917.

The claims of the year amounted to £5,337,976, of which £405,078 was in respect of War Claims. The number of deaths was 16,276. The number of endowment assurances matured was 31,745, the annual premium income of which was £169,632.

The number of policies including annuities in force at the end of the year was 961,578.

**INDUSTRIAL BRANCH.**—The premiums received during the year were £736,403, being an increase of £359,545.

The claims of the year amounted to £4,982,416, of which £1,119,512 was in respect of 66,930 War Claims. The total number of claims and surrenders, including 30,279 endowment assurances matured, was 430,335.

The number of free policies granted during the year to those policyholders of five years' standing and upwards who desired to discontinue their payments was 55,374, the number in force being 2,014,311. The number of free policies which became claims was 50,935.

The total number of policies in force in this Branch at the end of the year was 22,256,570; their average duration is fourteen years.

The War Claims of the year, in both Branches, number 71,814 and amount to £1,524,590. The total paid up to the present on this account since the outbreak of War exceeds £4,900,000, in respect of over 230,000 claims.

**GENERAL BRANCH.**—Under the Sickness Insurance Tables the premiums received during the year were £6,168, and £3,777 was paid in Sickness claims. Sinking fund policies have been issued assuring a capital sum of £210,525, and producing an annual income of £5,064.

Attention is called to the fact that the Company is now transacting Trustee and Executor business. The securities on this account are held entirely apart from the Funds of the Company, and do not appear in the Balance Sheet.

The Aircraft (Personal Injury) policies provide insurance not only against the risk of air raids, but also against risks of injury which may be received from our own aeroplanes. There is thus a liability still to be provided for. The General Branch is also liable for over £7,000,000 for additional sums

The General Branch is also liable for over \$7,000,000 for additional sums assured payable in case of death from accident arising from any cause to holders of Ordinary Branch War Bond policies. In these circumstances it has been found necessary to retain the whole of the General Branch Fund of £39,121 in reserve against liabilities.

The assets of the Company, in all branches, as shown in the balance sheet, are **£113,364,362**, which, after deduction of the balance of **£4,237,500** owing in respect of the advance from our Bankers for purchase of War Loan, shows an increase of **£5,330,001** over 1937.

In the Ordinary Branch the surplus shown is £1,311,546, including the sum of £178,412 brought forward from last year. Out of this surplus the Directors have added £250,000 to the Investments Reserve Fund, which stands as at 31st December, 1918, at £2,650,000 and £149,670 has been

The Directors are pleased to be able to announce that a bonus of **£1 6s.** per cent. on the original sums assured will be allocated to participating policies in the Ordinary Branch which was in force on the 31st December 1978.

policies in the Ordinary Branch which were in force on the 31st December, 1918. In view of the fact that normal peace conditions have not yet been restored the Directors have felt it imperative to proceed with the greatest caution in the matter of distribution of surplus. They have, however, every confidence that in the future the Company will enter upon a period of renewed prosperity which will enable them to distribute bonuses equal to, if not exceeding, those of pre-War days.

In the Industrial Branch the surplus shown is £533,888, including the sum of £92,470 brought forward from last year. Out of this surplus the Directors have added £153,126 to the Investments Reserve Fund, which, after deducting £53,126, representing realised loss on investments, stands as at 31st December, 1918, at £1,890,000, and £70,885 has been carried forward.

The total surplus of the two branches, as shown by the valuation, is **\$1,845,454**. Of this amount **\$250,000** has been added to the Investments Reserve Fund, **\$153,126** has been added to the Industrial Reserve Fund, **\$281,753** will be allocated to participating policies in the Ordinary Branch, and **\$140,000** to the shareholders in accordance with the Articles of Association of the Company, leaving **\$220,555** to be carried forward namely, **\$149,670** in the Ordinary Branch and **\$70,885** in the Industrial Branch.

The provisions of the Courts (Emergency Powers) Act are still in force and continue to affect the Company's resources adversely. The reserve of **£350,000** set aside last year has been absorbed to the extent of **£250,000** in meeting the losses due to the operation of the Act, leaving **£100,000** still reserved to meet losses from this cause to which the Company is still exposed.

The close of the year was marked by the worst epidemic of influenza that has visited this country for many years past. As in all matters which affect the health and well-being of the nation, the effects of the epidemic were felt by the Company as well as with extreme severity, and during the period from the 2nd November to the end of the year, a sum exceeding **\$650,000** was paid in the Industrial Branch alone on civilian claims due to this cause. The consequent strain on the Funds of the Company, added to the heavy total paid in War Claims during the year, is sufficient to explain the impossibility which was confronted the Directors in resuming the payment of bonus in the Industrial Branch under the profit-sharing scheme of the Company.

The Company has continued to make up the difference between the Service and Civilian pay of all members of the staff who are serving in His Majesty's forces.

Apart from the Ordinary Branch Contingency Fund of **£500 000**, and in addition to the reserves held against the liabilities shown by the valuation, an amount exceeding **£4,770 000** has been reserved or carried forward, and is available to meet depreciation of securities and other contingencies.

The four Prudential Approved Societies have during the year paid to their members benefits amounting to approximately £1,492,000, making a total of over £8,500,000 paid since National Insurance was introduced. The number of persons admitted to membership of the Societies during the year was 293,126, of whom no less than 201,284 were women.

The loyal service rendered by the indoor and outdoor staff during the War was maintained throughout the year, and the Directors wish to record their appreciation of the manner in which the work of the Company has been carried on in face of the increasing difficulties. The Directors rejoice that the period of unexampled strain on the staff has been mainly a female staff, and are anxious to commend, and hope that an amelioration of War conditions will follow on the return of their many comrades who have been serving with the Forces.

The London Ambulance Column, of which the Prudential V.A.D. form one-third of the bearer detachments, have maintained a constant service night and day throughout the War, and have cleared every train which has reached the London District, thus dealing with over 600,000 wounded and sick men and women.

**Balance Sheet of the Prudential Assurance Company, Limited, being the Summary of all Branches on the 31st Dec., 1918.**

LIABILITIES.		£	s.	d.	ASSETS—continued.		£	s.	d.
Shareholders' capital	...	1,000,000	0	0	Brought forward...	23,774,166	16	11	
Life assurance fund Ordinary Branch	...	52,436,503	14	10	Investments:—				
Life assurance fund Industrial Branch	...	49,948,117	5	0	Deposit with the High Court (£17,122 lrs. od. 5 per cent. War Loan, 1929-1947)	16,080	19	1	
Insurance fund General Branch	...	59,130	11	10	British Government securities	35,580,320	17	11	
Investments reserve funds	...	4,450,000	0	0	Bank of England stock	319,152	0		
Contingency fund	...	500,000	0	0	Municipal and county securities, United Kingdom...	2,065,696	16	11	
Courts (Emergency Powers) Act Reserve	...	100,000	0	0	Indian and Colonial Government securities	5,297,574	12	5	
Advance by Bankers secured on £5,250,000 5 per cent. War Loan 1929-1947	...	4,237,500	0	0	Colonial provincial securities	1,376,456	15	11	
Claims under life policies intimated and in course of payment	...	628,361	16	4	Indian and Colonial municipal securities	3,534,954	8	6	
Reserve for income tax—General Branch	...	737	17	2	Foreign Government securities	6,377,310	15	3	
Annuities due and unpaid	...	4,010	14	9	Foreign provincial securities	541,563	4	4	
					Foreign municipal securities	2,566,018	10	7	
		£113,364,361	19	11	Railway and other debentures and debenture stocks and gold and sterling bonds—Home and Foreign...	12,725,659	6	3	
					Railway and other preference and guaranteed stocks and shares	3,303,669	15	9	
					Railway and other ordinary stocks and shares	2,940,820	17	11	
					Rent charges	484,045	16	0	
					Freehold ground rents and Scotch feu duties	4,792,775	15	2	
					Leasehold ground rents	8,635	1	11	
					House property	4,598,338	14	6	
					Life interests	34,626	14	6	
					Reversions	1,117,520	0	8	
					Agents' balances	10,104	18	4	
					Outstanding premiums	865,826	4	10	
					Outstanding interest and rents	375,194	13	5	
					Interest, dividends and rents accrued but not payable	475,702	9	2	
					Bills receivable	Nil			
					Cash—On deposit	20,000	0	0	
					In hand and on current accounts	353,862	4	7	
						£113,364,361	19	11	
Carried forward...		£23,774,166	16	11					

The values of Stock Exchange securities are determined, under the Articles of Association of the Company, by the Directors. Due allowance has been made for accrued interest, and the book value of these securities as set forth in the Balance Sheet stands considerably below cost price. A careful investigation as to the actual saleable value on 31st December, 1918, compared with the book value, shows that the Investments reserve funds are much more than sufficient to meet any depreciation of the permanent securities. Terminable securities have been valued on a basis which, with Sinking Funds already established, provides for the equalisation of the book values and the redemption values at the date of maturity.

We certify that in our belief the Assets set forth in the Balance Sheet (having regard to the standards indicated) are in the aggregate fully of the value stated therein less the Investments reserve funds taken into account, and make ample provision for all the liabilities of the Company. No part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

A. C. THOMPSON, *General Manager.*

J. BURN, *Actuary.*  
G. E. MAY, *Secretary.*

THOMAS C. DEWEY, *Chairman.*  
W. EDGAR HORNE,  
J. H. LUSCOMBE, *Directors.*

We report that, with the assistance of the Chartered Accountants as stated below, we have examined the foregoing accounts and have obtained all the information and explanations that we have required and in our opinion such accounts are correct and the foregoing Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us and as shown by the books of the Company. No part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

PHILIP SECRETAN, *Auditors.*

We have examined the Cash transactions (receipts and payments) affecting the accounts of the Assets and Investments for the year ended December 31st, 1918, and we find the same in good order and properly vouched. We have also examined the Deeds and Securities, Certificates, &c., representing the Assets and Investments set out in the above account, and we certify that they were in possession and safe custody as on December 31st, 1918.

18th February, 1919.

DELOITTE, PLENDER, GRIFFITHS & Co., Chartered Accountants.

PHILIP SECREIAN, W. H. NICHOLLS, Auditors.

DELOITTE, PLENDER, GRIFFITHS & Co., Chartered Accountants.

# PRUDENTIAL ASSURANCE

RECORD NEW PREMIUM INCOME.

TOTAL ASSETS OF OVER £113,000,000.

NEW VENTURE IN FIRE AND ACCIDENT BUSINESS.

THE ANNUAL GENERAL MEETING of the Prudential Assurance Company, Ltd., was held 6th inst., at the chief office, Holborn Bars, Sir Thomas C. Dewey, Bart. (the chairman of the company), presiding.

The Chairman, who on rising to address the meeting was received with applause, said: At long last we have come to the end of hostilities, and we can look forward to a future which, though still fraught with uncertainties, is at least free from the horrors of war. Before proceeding to the business which has brought us together again to-day I am quite sure I shall be rightly interpreting the feelings of us all in expressing the deep sense of thankfulness and relief which is in our hearts that the greatest and cruellest war which the world has ever seen has at length come to an end. (Applause.)

The Secretary (Sir George May, K.B.E.) having read the notice convening the meeting and the auditors' report,

The Chairman said: Ladies and Gentlemen,—We are now entering upon a reconstructive period which must of necessity be attended with many difficulties, but with a just and honourable peace in sight and the promise that the blight of war has gone my trust in my countrymen and women leads me to anticipate that such difficulties will be overcome. To-day, however, I have to review the operations of a year which has seen the heaviest fighting since the beginning of the war. Notwithstanding the exceptional conditions under which we have had to work, the company has had a most successful year.

## TOTAL INCOME OF THE COMPANY.

The total income of the year from all sources was £21,820,163, being an increase of nearly two millions over that of 1917. Of this amount £9,736,403 represented premiums received in the industrial branch, £6,827,387 in the ordinary branch and £29,244 in the general branch; £4,795,054 was on account of interest and £432,075 for the working expenses of the approved societies.

## INDUSTRIAL BRANCH BUSINESS.

It is, however, the premium income in the industrial branch to which I would draw particular attention. At the end of the year this was £10,715,566, showing an increase of £1,104,462 over the figure of twelve months ago. This increase was not, of course, received in full during 1918, but its actual benefit will be felt this year. In 1916 I told you that we had obtained an increase of premium of £512,824, and that this increase had never been approached in the history of the company. For 1918, therefore, the increase was more than double our previous best on record. Such a result in the fourth year of the war is a very remarkable achievement. (Applause.) A great portion of the increase is due to our industrial War Bond policy, which was introduced in March last. This policy enabled all classes to subscribe for War Bonds by means of small monthly instalments, and the fact that millions of bonds were subscribed for by means of these policies shows how much the opportunity was appreciated. The total number of policies in force in the industrial branch is 22,250,570; of these 2,014,311 are free policies on which no further premiums are payable. The average duration of all policies in force on 31st December last is fourteen years, and the average age of the assured 35 years.

## ORDINARY BRANCH BUSINESS.

It is not only in the industrial branch that we have wonderful results, for the ordinary branch figures are even more remarkable. Last March I told you that our new premium income of £567,472 was much in excess of that for any previous year. This year I am able to record that our new premium income in the ordinary branch is £1,293,182, or considerably more than double our previous best. In this branch also the War Bond policy has played a large part. We have every reason to be proud of our War Bond policies, for we feel that, large as is the amount of War Bonds that they represent, much larger sums were directly received by the Government owing to the efforts of our staff in bringing the bonds to the attention of the population. (Applause.) The total sum assured under the new policies issued in the ordinary branch is £13,846,213, of which £5,626,600 was in respect of 7,148 policies for sums assured of £500 or over.

## CLAIMS.

Turning to the claims, the amount paid in all branches during 1918 reached the colossal figure of £10,324,578. In order to realise what this figure really means, let me state that in 1888, after forty years of solid work, our total funds were a little over £9,300,000; so that last year that sum would have been insufficient by £1,000,000 to meet out goings in claims alone. The cessation of hostilities will remove the heaviest burden that the company has ever had to bear. I need not remind you that the payment of the vast majority of our war claims was undertaken voluntarily, and at the outset the directors decided to continue the payment so long as it was in their power to do so. It is with thankfulness we can say that we have continued to the end—(hear, hear)—although the boldest of us might have hesi-

tated had we known that the war claims would reach £5,000,000, at which the total now stands. In this connection I may point out that the Prudential has paid war claims on more than 230,000 policies out of a total number of 674,000 deaths actually confirmed by the British Government. This means that we have been called upon to pay claims on over one-third of the British soldiers killed during the war. (Applause.)

## MORTALITY.

In addition to the war claims we had in 1918 to bear the additional strain of an influenza epidemic. While this lasted the claims so caused were actually heavier than the war claims, for the epidemic attacks both sexes. The male mortality shows a still further increase over that for 1917 and a still further increase in the wastage of young life about the age of 20. The increase in the male mortality is partly due to the greater war losses and partly due to the influenza epidemic. With the females, however, it is wholly due to this latter cause.

## WAR CLAIMS AND GERMAN INDEMNITY.

Last year, in speaking to you about these war claims, I intimated that we had asked the Treasury to consider the serious liability which, with some suggested limitation, the company had undertaken at the request of the Government and in order not to discourage voluntary enlistment. The victory of the Allied nations has simplified the situation, and a claim on behalf of the life assurance companies that these losses should be made good out of the war indemnity has been formulated by the Life Offices' Association and submitted to the Treasury. It is clearly improper that the war risk, which was not included in our policies, should remain to be borne by the company and by those of the public who are associated with it. Justice demands that those who provoked the war should be compelled to pay its cost. (Applause.) Our surviving policyholders are already contributing through taxation to the cost of the war, and it is not possible to justify an additional levy on their resources or a continued reduction in bonuses, which is equivalent to such a levy, in order to cover liability not provided for in our life policies for those other policyholders who have fallen in the service of the nation.

## VALUATION REPORT.

I now come to the valuation report, from which you will see that the surplus in both branches is lower—I hope for the last time. The operation of the Courts (Emergency Powers) Act has again affected our profits. You will observe from the accounts that during the year £250,000 has been absorbed from the £350,000 set aside to meet the liabilities under the Act, leaving £100,000 still available for the future liabilities to which we are still exposed. The Act automatically comes to an end six months after the end of the war, and in view of this our liabilities should be limited, but the payment of the arrears of premium under policies affected by the Act may be delayed, should unemployment become more general. In these circumstances we feel that £100,000 is the minimum that can be retained to meet contingencies on account of the Act. When the world returns to its normal state we have every reason to anticipate that our profits will improve to the pre-war standard, and we shall, under our profit-sharing scheme, be able to resume the payment of bonuses to the industrial branch policyholders, the outdoor staff and the shareholders. (Hear, hear.) At present, however, our profits are still showing the scars of war, and no allocation is possible under the scheme, while the shareholders receive only the reduced rate of dividend that has been paid for the past three years.

## ORDINARY BRANCH BONUS.

In the ordinary branch the directors, after very careful consideration, decided that a bonus of £1 6s. per cent. should be allotted to the policyholders. We feel confident that the near future will see our bonuses at least at their pre-war rate.

## INVESTMENTS.

Now, may I call your attention to some interesting facts with regard to our investments? During last year we pursued the course of placing practically all available funds at the disposal of the Government. Thus, out of approximately eleven millions sterling invested in marketable securities, no less than ten and a half millions were lent for the purpose of carrying on the war. We were enabled to provide this very large sum for the following reasons:—(1) By the normal excess of income over out-goings; (2) by money obtained from repayments and maturities of loans and securities; (3) by the sale of nearly one and a half millions of various bonds and stocks at advantageous prices; and (4) by an increase of the amount of our loan from our bankers. The net increase in our assets for the year amounted to £5,330,990, making our total assets, after deducting the loans from our bankers, £109,126,862.

## AID TO THE GOVERNMENT.

The company by its investments in War Bonds gave cordial support to the extended "Tank" campaign inaugurated by the National War Savings Committee in the early part of the year, and continued after the armistice was signed. Hundreds of cheques for amounts from £1,000 upwards were handed by our representatives to the "Tanks" or to the local authorities for investment in War Bonds to the credit of the various towns,



and this plan of subscription undoubtedly had a great influence on the raising of large sums that were contributed from many suburban and provincial districts. The co-operation of our out-door staff with the local War Savings Committees was shown to be of mutual benefit to the company and to the National Eschequer, and I am pleased to say that the company's attitude has been cordially acknowledged by the Controller of the National War Savings Committee in a letter complimenting the directors on the public spirit displayed.

#### INCREASING PROPORTION OF HOME SECURITIES.

Now that peace is in sight, it is interesting to notice the changes which have taken place in our relative holdings of British and Foreign Government securities between December, 1913, and December, 1918. At the former date our holding of British Government securities stood at one and three-quarter millions, or 2 per cent. of the total assets; at the latter date the amount was thirty-five and a half millions, representing as much as 32½ per cent., a proportion sixteen times as great. On the other hand, the amount in Foreign Government, Provincial and Municipal securities, has only advanced from eight and a-half millions to nine and a-quarter millions, while the actual percentage to total assets has decreased from 9.8 per cent. to 8.5 per cent. In this connection it may be mentioned that the figure in the balance-sheet includes about £2,000,000 invested in the securities of the French Government, so that there is a considerable decrease in our holdings of other foreign securities. This is, of course, due to the many sales, during the last three years, of Dutch, Swiss and Scandinavian bonds, at high prices caused by the abnormal rates of exchange with those countries.

#### ENEMY AND RUSSIAN SECURITIES.

For the past year we have not, of course, received any income on enemy securities, but as I mentioned in 1915, the total holding was less than 2 per cent. of our funds, and at the present time is only 1.6 per cent. In the same category must now be placed our Russian securities, which represent 1.4 per cent. of our assets.

#### VALUE OF SECURITIES AND INVESTMENTS RESERVE.

Dealing with the value of our investments generally, the past year stands out prominently as being the first over a long series in which the market value of securities have shown an appreciation. This appreciation, though not great, indicates a distinct tendency towards improved values, and marks, I hope, the turn of the tide which will bring prosperity both to our country and our company. (Applause.) At the same time, the leeway lost during four and a-half years of war cannot be made up at once, and it was thought desirable to again strengthen the investments reserve fund, which in the combined branches now stands at the imposing total of £4,450,000. (Applause.) Whether this reserve should be maintained or used to write down securities was most carefully considered. It was, however, finally decided that in view of the restrictions still existing on the Stock Exchange, and of the continuance of Government borrowing, there was still a lack of stability in market values, and that the fund should therefore be left in the form of a reserve. It is, however, the intention of your Board, when a suitable opportunity offers, to utilise this fund in writing down securities to values more compatible with after-war conditions.

#### STRAIN ON THE COMPANY.

While fully recognising that the country may have to pass through a period of stress and strain during reconstruction, which may affect profoundly a company such as the Prudential with its manifold financial interests, yet, when I reflect that during the past decade we have set aside nearly ten million pounds to meet depreciation, I am optimistic as to the future. And this has been accomplished despite the unexampled strain which the company has had to bear in meeting claims due to the war, the influenza epidemic, and the imposition of the Courts (Emergency Powers) Act.

#### CO-OPERATION OF ALL CLASSES.

However strong the company may be, this tremendous achievement could not have been accomplished without the loyal co-operation of all classes interested in the prosperity of the company. (Hear, hear.) You, ladies and gentlemen, have helped by giving up your bonuses and part of your dividend. The out-door staff of the company have suffered by the withdrawal of their bonuses, and the policyholders have seen their bonuses reduced or suspended. With the glorious end of the war attained, these sacrifices have not been in vain, and I am confident that none of you will regret the course we have had to adopt. (Applause.) On behalf of the whole Board of Directors I do wish to thank you personally for the uncomplaining manner in which these sacrifices have been borne, and through the publication of this speech I desire to thank also the whole body of our policyholders and out-door staff. I said last year that while we were voluntarily bearing the extra burdens thrown upon us by the war the directors would be unwilling to ask you to suffer any further diminution in respect of the dividend, which, taking into account the pre-war bonus additions, has now for the fourth year in succession been reduced by 33 1-3 per cent. It is at present more than usually difficult to forecast the future, but the outlook is obviously much brighter than that of

a year ago, and I think it is permissible to take a sanguine view of the prospects before us. The first duty of your directors must be to preserve inviolate the stability of the company—(hear, hear)—but subject to that consideration nothing would give the Board so much satisfaction as the ability to announce a renewed distribution of bonuses under our profit-sharing scheme. I am sure you will wish us the best possible fortune during the present year, and we trust we shall not disappoint you at our next annual meeting. (Applause.)

#### PROFIT-SHARING.

It is perhaps unnecessary to point out to you that a favourable decision with regard to our claim on account of industrial assurance losses to compensation out of the war indemnity would materially help our power to resume distribution under our profit-sharing scheme. It is useful to place on record the past results of the company with regard to profit-sharing, which are set out in the appended schedule.

#### PROFIT-SHARING RECORD.

YEAR.	Share-holders. £	Outdoor Staff. £	Policy-holders. £
1908 .....	35,000 ...	35,000 ...	72,097
1909 .....	50,000 ...	50,000 ...	176,401
1910 .....	65,000 ...	65,000 ...	222,507
1911 .....	75,000 ...	75,000 ...	277,083
1912 .....	90,000 ...	90,000 ...	324,797
1913 .....	100,000 ...	100,000 ...	359,572
1914 .....	100,000 ...	100,000 ...	398,360
1915 .....	50,000 ...	50,000 ...	276,721
1916 .....	nil ...	nil ...	112,565
1917 .....	nil ...	nil ...	38,710
1918 .....	nil ...	nil ...	587
	£565,000	£565,000	£2,260,000

#### PROBLEMS OF THE FUTURE.

In the vast financial problems which at the present time confront the State the Prudential, by reason of the magnitude of its funds and its great investing power, is vitally interested. The directors of this company are in the position of trustees for upwards of twenty million policyholders, and it is essential therefore, that we give the closest possible attention to every phase of the financial situation, in addition to any schemes affecting the welfare and interests of the wage earners of this country. For example, the rate at which the Government borrows is of paramount importance to us, affecting as it does the values of all gilt-edged marketable securities. Again, we are anxious to know the plans of the Government on the housing question, as we have been approached on several occasions by local authorities with regard to the financing of certain of the proposed schemes. Then there is the question of Home Railway stocks, of which we are the largest holders in the country. As you are aware, the Government has indicated there is to be no change in the present conditions for another two years at least. In due course, however, the question of the compensation, should nationalisation take place, will have to be faced, and the terms will be of the greatest possible importance to both policyholders and shareholders of the Prudential, which at the present time holds Debenture, Guaranteed, Preference and Ordinary stocks of this class to the extent of nearly £6,000,000 in value. By reason of the nature of our business we are in a position to invest large amounts for a considerable number of years, and are thus in a somewhat different position from that of banks and similar institutions, whose investments must necessarily be of a more fluid and easily realisable character. In other words, we are compelled to take what may be termed the long view on questions of finance, and this involves correspondingly increased responsibility.

#### CREDIT OF THE STATE.

The success or non-success of many of the schemes for public and private reconstruction now before the country must depend largely upon the terms on which the necessary funds can be obtained. Our experience shows that at the present time these terms depend almost entirely upon the rates of interest offered by the State for its loans. Every effort made to improve the credit of the State and reduce the rate at which it borrows will reflect favourably upon the prosperity of the nation and aid materially in carrying out the schemes for the betterment of our country. (Hear, hear.)

#### FIRE AND OTHER CLASSES OF INSURANCE.

As you are aware, we have during the last two years transacted a certain amount of accident business, as shown in the accounts of the general branch, and, as you will remember, we took powers to undertake fire and various other classes of insurance. We have come to the conclusion that the present is a favourable time for such an extension. Although we have every reason to expect that our existing connections will enable us to obtain almost immediately a very considerable volume of business, we intend to proceed in a Prudential manner.

#### NEW CAPITAL.

I would remind you that the authorised capital of the company is £2,000,000, of which £1,000,000 remains unissued. Subject to the consent of the Treasury, it is proposed that the remaining £1,000,000 should be issued pro rata to our share-

holders—(applause)—and that a small proportion only of the nominal value of such new shares should be called up, further calls depending upon the amount of the business transacted and other contingencies. These new shares will be designated "B" shares, and will depend for dividend entirely upon 75 per cent. of any distributable profit from the general branch, the remaining 25 per cent. of that profit being allotted to the existing shares.

#### PROSPECTS OF GENERAL BRANCH.

It is, of course, quite impossible to forecast the amount of profit which the general branch may be able to earn, and I trust shareholders will not be disappointed if it should be found advisable to refrain from making any distribution in the near future, but will be satisfied if, as the result of our most careful and constant attention to this new class of business, we are eventually able to distribute moderate dividends, increasing as our success becomes more assured. It should be fully realised that fire and accident business is subject to much greater fluctuation as regards its profit-earning capacity than life assurance business. These new shares must not in any way be compared with our existing shares, which for many years have secured dividends and bonus, the satisfactory nature of which has been due not only to an enormous business with an income of many millions per annum, but also to long and careful husbanding of our resources and the building up of reserves which have enabled us to face unexpected losses such as have resulted from the past four years of war. Our new venture in fire and accident business must be regarded as an offspring, which will require careful consideration during its youth, and for whose robust maturity we shall be prepared to wait with such confidence as our endeavours will, we believe, justify.

#### SHARE ACCOUNTS.

It has been customary at these meetings to state the number of shareholders on our register, and I am glad to report that the total number of accounts is now 1,927, being an increase of 141 over last year.

#### APPROVED SOCIETIES.

Dealing with the question of national health insurance, the claims of the Prudential approved societies during the past year amounted to £1,492,000. The average number of new claims per week from January to April was 10,000, but in July, owing to the influenza epidemic, they reached 24,000; in August they fell again to the normal, but in October they increased to 17,000 and in November to 31,500.

#### MINISTRY OF HEALTH.

Our approved societies have always exerted their full influence to hasten the establishment of a Ministry of Health; in season and, as some thought, out of season; before the war and even during its critical periods they have, in conjunction with other approved societies, urged upon the Government that the welfare of the people should be its first consideration whether in peace or war—(hear, hear)—and that no social measure was of greater importance or more urgently needed than the immediate co-ordination of the health services of the nation (including housing and sanitation) by means of a Ministry of Health. They pledged their support to a Bill drafted by the Government, which proposed to include temporarily the whole of the Poor Law in the new Ministry of Health rather than risk the delay which would inevitably take place if the new Ministry had to wait until the Poor Law was dissolved and reformed. The whole subject was exhaustively dealt with by our general manager (Mr. Thompson) in his presidential address to the National Conference of Industrial Assurance Approved Societies, held in October last—(applause)—and I shall be glad if any shareholder of the company who is interested in the subject would ask for a copy of that address before leaving this hall.

#### COLLECTION OF PREMIUMS.

As regards the important work of collecting our premiums, I have on several occasions explained to you the improved system which we adopted experimentally in 1912, and generally in 1913. More than half of our premium income is now collected under what is called the block system, and the extent to which that system has been developed during the war, and especially during the past year, has been quite satisfactory. It would have been even more rapidly extended last year but for the fact that some additional clerical work is required to effect the change of method, and the clerical staff were very heavily handicapped owing to the number away on active service. It is abundantly clear that the block system has already brought about an appreciable reduction in our expenses, though all the advantage secured in this direction has hitherto been much more than counter-balanced by the war claims, the war allowances to the staff on active service, and in providing for the liability imposed upon the company by the misdirected provision affecting insurance policies which was hastily inserted in the Courts (Emergency Powers) Act. It was, as you know, our declared intention that the agency staff should derive benefit from economy resulting from the success of the block system, and effect has been given to this determination, notwithstanding the heavy demands which we have had to meet in other directions.

#### AGENCY STAFF.

The unexampled progress of the business of the company has also been of material assistance to the agency staff, and I am glad to say that their average earnings increased from £18s. 7d. per week during 1917 to £3. 9s. 6d. per week during 1918. (Applause.) I think it is right that you should know the facts, because there has been some agitation on behalf of those who are, generally speaking, less successful than others of the agents—(hear, hear)—and the charge has been freely advanced that the company does not pay its agents a living wage. Our agents are divided into two classes: the smaller class numerically, who are employed under the block system, collect more than half of our premium income and are salaried men. The larger class numerically are paid salary for making their weekly collections, a duty which usually occupies about three days, the rest of the week being available for the introduction of new business which is paid for as piece work by commission. It is not possible to maintain a standard rate of wage for thousands of men who for half the week are working, or perhaps not working, on commission terms. It is inevitable that some should prove more industrious, more capable and more resourceful than others, and it is a fact that some few of our agents earn less commission in a year than others earn in a week, so that the claim put forward on behalf of the few is equivalent to a demand for a week's pay for something like half a week's effective work. Hitherto we have been more or less content in the knowledge that our terms of remuneration afforded to the agent the opportunity of earning good wages, and in a number of cases where he has not availed himself of this opportunity we have accepted the situation, provided the collections were properly attended to. We have been loth to terminate the agreements of men simply on the ground that their agencies were unproductive, but that attitude will demand reconsideration—(applause)—if dislike or unsuitability for the work and consequent failure to earn the average wage is made the ground for unwarranted criticism of the company. (Hear, hear.) When the rate of an agent's earnings is much below the average wage we intend in future to ascertain the cause. If the shortage can be regarded as attributable to any fault on the part of the company we shall do our best to supply what is lacking. If, on the other hand, the fault is properly attributable to the agent, we shall expect him to supply what is lacking should he desire to retain his agency appointment. (Applause.) The cases of men earning much less than the average wage are happily relatively few in number, and we hope that a satisfactory and amicable arrangement may be arrived at with most of them when our inquiries have been concluded. There is every desire on the part of the company to deal with them with as much generosity as the circumstances warrant. (Hear, hear.)

#### MAGNIFICENT WORK OF THE STAFF.

You will have realised that the unprecedented progress of the company during 1918 could not have been achieved without enthusiastic effort on the part of the vast majority of the staff. Those superintendents and assistant superintendents who were not considered eligible for active service have had a harassing time throughout the war, and during 1918 their difficulties became acute. The staff was so depleted that superintendents were temporarily undertaking the control of two districts although in some instances no assistants remained to help them. Fortunately, the agency staff still left to us were in most cases men of considerable experience in the work, and I cannot speak too highly of the loyal efforts which produced such magnificent results. Our thanks are also due to the temporary collectors for much good work done on other agencies which are being maintained for men away with the colours. Our indoor staff has also risen splendidly to the calls necessarily made upon them, and we are thankful that a fair number of our men in khaki are now passing through the various stages of demobilisation, so that the almost intolerable strain on their civilian colleagues will be sensibly relaxed in the near future. (Hear, hear.) An additional strain on our staff has been caused by the prominent part taken by a number of our men in the work of the London Ambulance Column. Those so employed have done their utmost to make good their frequent absences from office duty, but flesh and blood have their limitations, and their colleagues have, whenever possible, rendered such assistance as their own already overburdened energies permitted.

#### RED CROSS WORK.

The work of the London Ambulance Column has done much to relieve the sufferings of those who have been wounded for us in the terrible and prolonged conflict now, we trust, at an end, and I hope the undoubted services of the men composing that column will meet with suitable official recognition. (Hear, hear.) The men concerned, not all of whom are connected with the Prudential, have made extraordinary sacrifices throughout the whole of the war, and it would be but just that they should share in any award which may be conferred on men engaged in the home service. Entertainments have been given by members of our staff throughout the war to wounded soldiers both in this hall and other centres, which have been much appreciated by those able to attend them, and we have heard with pleasure that the hospital work undertaken by a number of our women clerks has been greatly valued.

#### WOMEN CLERKS.

For more than forty years we have employed a considerable staff of women clerks, so that it is no new venture on the part of the Prudential. Our experience is that more and more suc-



# THE CITY

## RETURN OF ENLISTED MEN.

Successfully they are establishing themselves as an efficient section of the staff, and we anticipate they will take an increasingly important place in our office administration.

After more than four years of war we are welcoming back those members of the indoor and outdoor staff who have been serving with the Colours. During their absence the company has spared no effort to keep their families and dependants in a financial position no less advantageous than would have been the case had they remained with us. (Hear, hear.) Well have they deserved all that we could do, and we greet them with thankfulness that they have survived the many perils they have faced. Yet, while we rejoice at their safe return, our thoughts are filled with sadness when we remember the many who have laid down their lives for the Great Cause.

## THE SUPREME SACRIFICE.

Out of 1,508 members of the indoor staff who joined the Forces, 191 have died or been killed in action, while out of 152 of the outdoor staff 539 can never return. Their comrades who have been associated with them on the field of battle have carried on their work at home will long cherish their memory, and the story of their great sacrifice will ever stand out as an imperishable record in the history of the Prudential. (Hear, hear.) The directors propose to erect a suitable memorial in the courtyard to the memory of Prudential men who have fallen. (Applause.) I now beg to move the adoption of the report and the accounts, but before calling upon Mr. Horne, the Deputy Chairman, to second the motion, I should like to say that it has been considered advisable that a copy of this speech should be issued in book form, with the diagrams attached in the proper place in the book. All the shareholders will receive a copy of the book either to-morrow or the day after.

## THE ORDINARY BRANCH BONUS.

The Deputy Chairman (Mr. W. Edgar Horne, M.P.): Ladies and gentlemen,—The Chairman, as usual, has left the Deputy Chairman very little to say, but perhaps I might be allowed to emphasise one point he has mentioned as to the ordinary branch bonus, which has been declared this last year at the rate of 26s. per cent. In 1914 the bonus that was declared was at the rate of 30s. per cent. For the three succeeding years a bonus was declared of £1 for each year, but notices were not sent to the policyholders because of the shortness of the staff. I should like, however, to point out that that makes an average for the quinquennium of 23s. a year. I need scarcely say that if any policyholder wants to take the money instead of allowing it to be added on to his policy it is possible for him to take it. It may also be of interest to you to know how our funds are invested at the present time as compared with how they were invested five years ago. In home securities at the present time we have 73 per cent., whereas five years ago we had only 58 per cent.; and we now have 89 per cent. of our funds invested within the British Empire, whereas five years ago we had only 78 per cent. I have much pleasure in seconding the resolution.

## SIR WILLIAM PLENDER ON THE INVESTMENTS.

Sir William Plender, G.B.E., said: Sir Thomas Dewey, ladies and gentlemen,—The balance-sheet which is now before you is the thirtieth which my firm has certified as regards the investments and their safe custody. The occurrence of this anniversary has led me to make a comparison of the figures in 1889 and in 1918, and I think it may perhaps be of interest to the meeting if I refer to a few of them. At the close of 1889 the total assets of the company were just under £11,000,000; they are now over £113,000,000. The subscribed share capital was then £200,000; it is now £1,000,000. The premium income has grown in this period from 4½ millions to 16½ millions, and the interest revenue from £327,000 to almost £4,000,000, while the number of policies in force is now over 23,000,000, as compared with 8,700,000 at the earlier date. I think these phenomenal increases bear testimony to the fact that the Prudential has met a national want and also to the skill and foresight with which its affairs have been managed. (Hear, hear.) Turning now to the critical period of the last five years, which has subjected everything to a strenuous and unexpected test, I find that whereas the balance-sheet issued before the war at 31st December, 1913, disclosed assets of £87,000,000, the assets now amount (as already mentioned) to £113,000,000, an increase of £26,000,000. If the company can achieve this progress in face of the drain upon them of £5,000,000 for war claims and over £500,000 through the influenza epidemic, I think they are not unjustified in looking forward to a still more progressive future now that the former disquieting factor has practically disappeared. With regard to the existing investments, I should like to point out, although the shareholders will doubtless have already noticed it, that £35,000,000, representing 31 per cent. of the total assets, is in British Government securities, so that, while ensuring the greatest safety for the company, the directors have at the same time helped the national finances most materially. It is scarcely necessary for me to add—I have said it so often—that we have found the securities in complete order. (Applause.) The motion was carried unanimously.

Views on the Budget are becoming less pessimistic. After all, next year's expenditure will not be more than 1,500 millions, which is 900 millions less than the probable actual costs of 1918-19, and if the Chancellor of the Exchequer can squeeze out 900 millions in revenue, which is what the present year is producing, he will need to raise only about 600 millions by loans! So by all means let us build the Channel Tunnel. It will cost but £20,000,000—"equal to a single day's cost of the war to the Allies," says one expert. When shall we give up measuring our extravagances by the war standard?

We hope the Budget estimate will work out at less than 1,500 millions, but we are rather doubtful about getting 900 millions of revenue with trade in the transition stages and with the excess profits duty removed; and the raising of 600 millions by loans will hardly be a simple task. Perhaps the German indemnity may come into the calculations, though when and where is not yet clear. Mr. Bonar Law spoke truly when he said that the financial problems of peace would be more puzzling than those of war. We wonder who is responsible for the suggestion that the commencement of the fiscal year should be moved from April to July.

Putting the best face on the Budget, the City cannot feel easy about it, and a three months' postponement until peace is settled might be welcome. Truth to tell, Mr. Austen Chamberlain so far has not inspired confidence. He is responsible for the current issue of National War Bonds after the Government had advertised that there should be no more of them. He is responsible also for the amended New Capital Issues Order, which, while purporting to modify the terms, was a brazen attempt to give the Treasury stronger powers. The City hesitates to believe that these blunders initiated in the mind of Mr. Chamberlain; but he has made two bad shots, and one wonders whether the Budget shell will hit the right target.

The probability of the Channel Tunnel being sanctioned seems to give general satisfaction, though discussion has run far ahead of the facts. So far as can be judged, the clinching argument is that it will provide work for unemployed in addition to facilitating the expansion of trade. An important question is whether it will assist trade sufficiently to justify a probable loss on working. If trade is to be helped appreciably freight rates will have to be very low.

The Grand Trunk scandal grows worse. It is reported from Ottawa that the Canadian Government's offer to the company was £720,000, which is even less than the amount suggested in the Drayton Acworth report. It would not quite pay 2 per cent. on the Second Preference stock, whereas in 1913 the Grand Trunk distributed £973,000, which gave 2½ per cent. on the Third Preference; and surely the Grand Trunk performance during the war justifies generous consideration. One is almost reminded of Sir George Touche's remark at the meeting of the Midland Railway Company of Western Australia, which has been shamefully treated by the State Government: "You may get a cheap railway, but a shabby financial reputation is never cheap, though it is easily acquired and very injurious."

Lord Cowdray is selling his control of the Mexican Eagle organisation to the Royal Dutch-Shell group. It has been known for some time that he was prepared to sell his holding or a large part of it, and it had been hoped in some quarters that the Burmah Oil—Anglo-Persian group would be the purchasers. However, if the deal is carried through, as is expected, the great Eagle organisation will be in most competent hands and the position of the Shell group in the world's oil markets will be considerably strengthened.

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